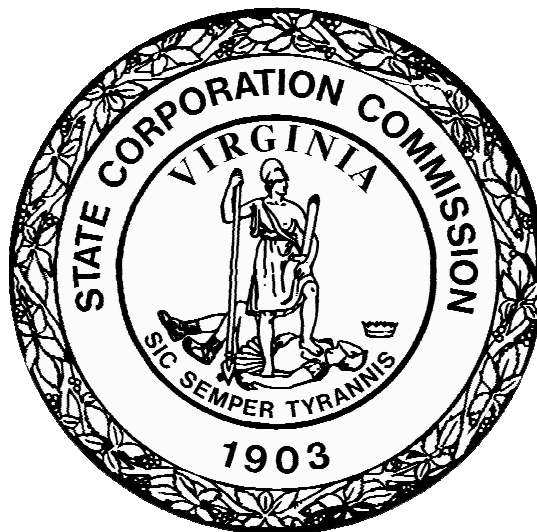


**THE 2013 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

**OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2013**



**BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA**

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Table of Contents

Letter of Transmittal	3
Personnel	4
Officers of the Bureau of Financial Institutions / Legal Holidays	5
Organizational Chart	6
 BANKS	
Deposits in Virginia Bank Offices	7
Consolidated Report of Condition	8
Consolidated Report of Income	9
Selected Data for State-Chartered Banks	10
Applications Received and/or Acted Upon	14
Status Changes	17
List by Name	20
 Holding Companies with Bank Subsidiaries Headquartered in Virginia	
	41
 SAVINGS INSTITUTIONS	
List by Name	47
Applications Received and/or Acted Upon	48
 CREDIT UNIONS	
Consolidated Report of Condition	49
Consolidated Report of Income	50
Selected Data for State-Chartered Credit Unions	51
Applications Received and/or Acted Upon	53
Status Changes	54
List by Name	55

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

STATE CORPORATION COMMISSION

JAMES C. DIMITRI, Chairman

MARK C. CHRISTIE

JUDITH WILLIAMS JAGDMANN

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2013

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2013 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

E. J. FACE, JR.
Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Deputy Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

WERNER A. PAUL
Deputy Commissioner

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

**OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION
HAS ADMINISTERED THE BANKING LAWS**

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

Commissioner of Financial Institutions

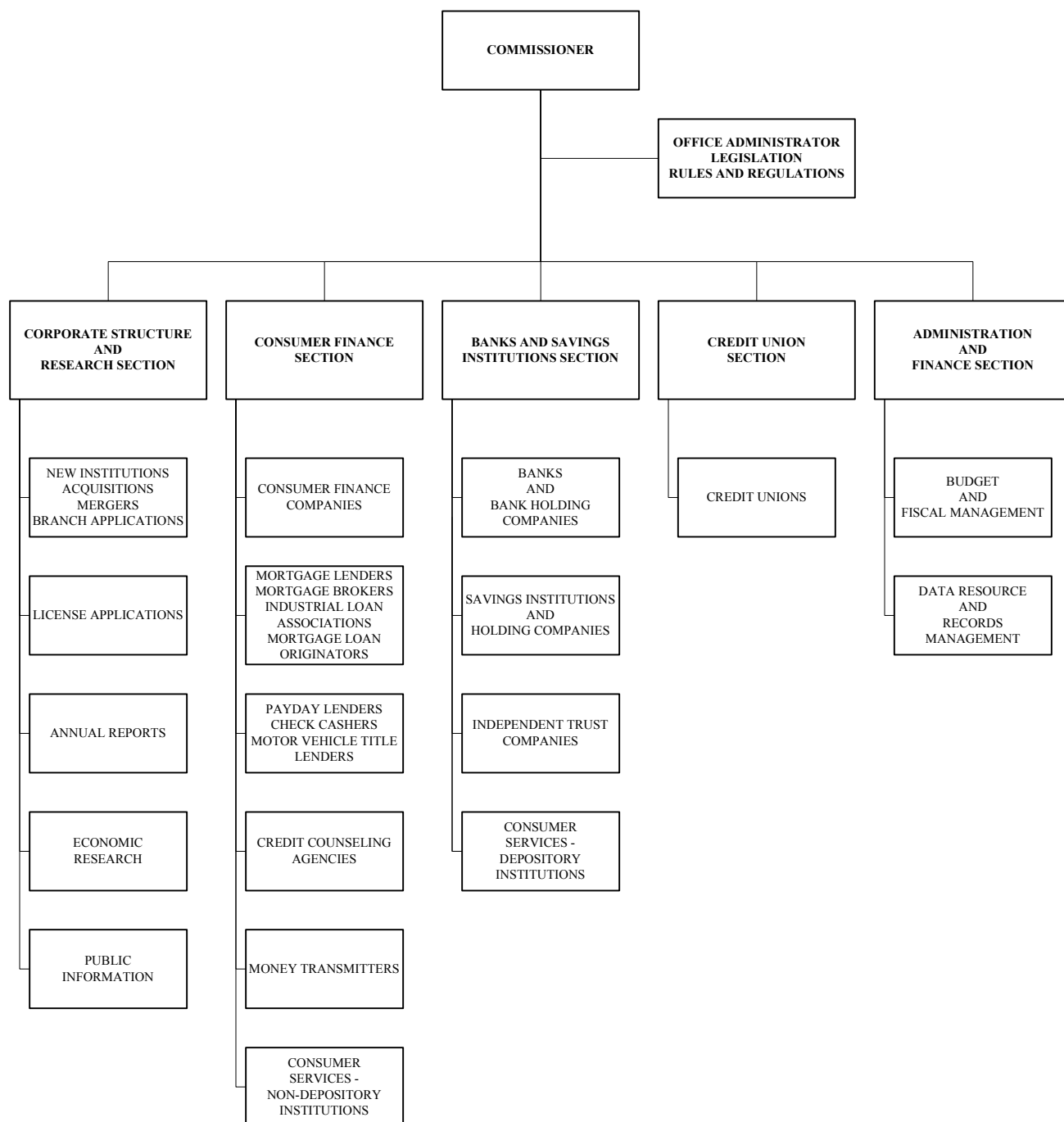
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.2, Chapter 33, Code of Virginia).

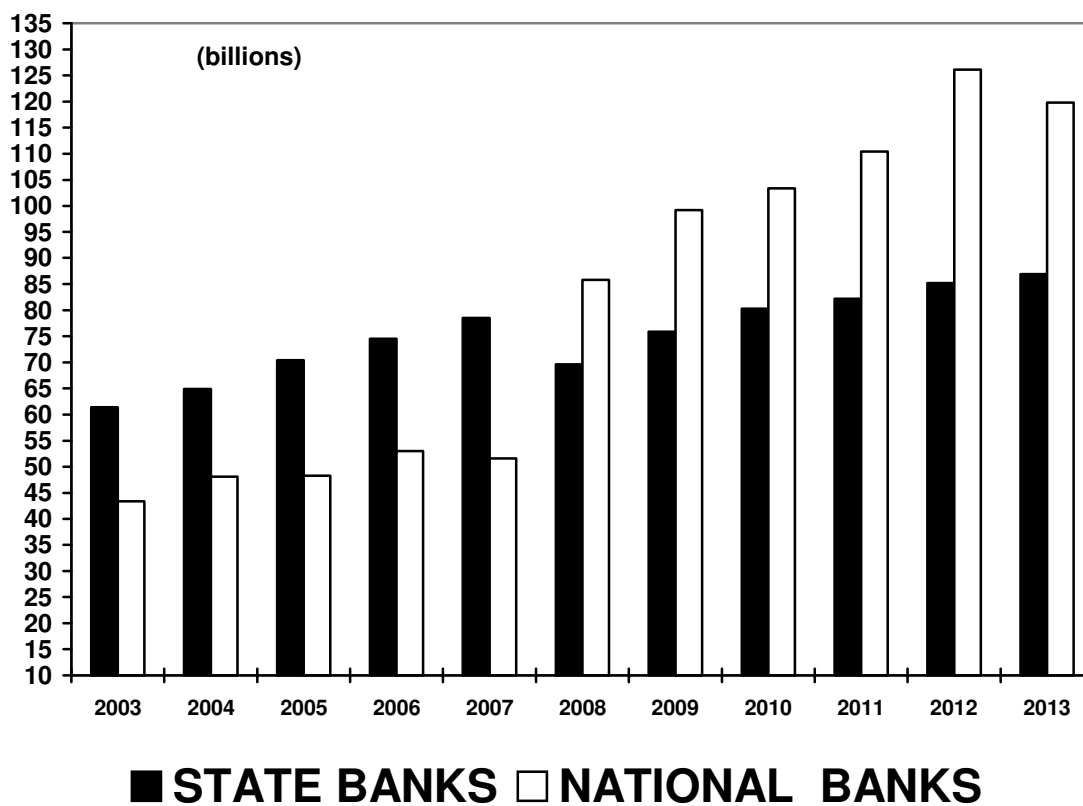
STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS



STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2003 – 2013



STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Consolidated Report of Condition for Virginia State-Chartered Banks
As of December 31 (In Thousands of Dollars)

	December 31, 2012 78 State Banks 1,100 Branches	December 31, 2013 78 State Banks 1,097 Branches
ASSETS		
Cash and balances due from depository institutions:	\$3,709,011	\$3,256,800
(1) Noninterest-bearing balances and currency and coin	849,872	798,788
(2) Interest-bearing balances	2,859,139	2,458,012
Securities	10,775,444	11,410,942
Federal funds sold & securities purchased under agreement to resell	389,332	270,664
Loan and lease financing receivables:		
Loans and leases, net of unearned income	41,256,140	41,390,672
LESS: Allowance for loan and lease losses	682,046	618,167
Loans and leases, net of unearned income and allowance for losses	40,574,094	40,772,505
Assets held in trading accounts	15,091	1,974
Premises and fixed assets (including capitalized leases)	1,183,190	1,159,322
Other real estate owned	435,568	398,600
Intangible assets	887,310	878,003
Other assets	2,041,890	2,139,436
TOTAL ASSETS	\$60,010,930	\$60,288,246
LIABILITIES		
Deposits:		
In domestic offices	\$49,271,979	\$49,041,252
(1) Noninterest-bearing	8,536,868	8,897,380
(2) Interest-bearing	40,735,111	40,143,872
In foreign offices, Edge and Agreement subsidiaries, and IBFs ...	0	0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
Federal funds purchased and securities sold under agreement to repurchase	1,019,476	1,069,740
Other borrowed money	2,614,652	2,946,622
Notes and debentures subordinated to deposits	30,685	34,183
Other liabilities	450,137	405,926
TOTAL LIABILITIES	53,386,929	53,497,723
EQUITY CAPITAL		
Perpetual preferred stock	176,283	109,374
Common stock	535,140	584,015
Surplus	3,823,346	3,960,650
Undivided profits and capital reserves	2,059,256	2,107,315
Noncontrolling interests in consolidated subsidiaries	29,976	29,169
TOTAL EQUITY	6,624,001	6,790,523
TOTAL LIABILITIES AND EQUITY CAPITAL	\$60,010,930	\$60,288,246

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Consolidated Report of Income for Virginia State-Chartered Banks
For the Year Ended December 31 (In Thousands of Dollars)

	2012	2013
INTEREST INCOME:		
Interest and fees on loans	\$ 2,198,751	\$ 2,126,365
Income from lease financing receivables	87	71
Interest on balances due from depository institutions	9,650	9,681
Interest and dividends on securities	280,024	265,861
Interest from assets held in trading accounts	221	405
Interest on federal funds sold and securities purchased under agreements to resell.....	929	901
Other Interest Income.....	7,035	8,716
TOTAL INTEREST INCOME	2,496,697	2,412,000
INTEREST EXPENSE:		
Interest on deposits in domestic offices	366,673	293,878
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase	8,678	7,521
Interest on trading liabilities and other borrowed money.....	73,594	61,182
Interest on notes and debentures subordinated to deposits.....	1,563	1,437
TOTAL INTEREST EXPENSE	450,508	364,018
NET INTEREST INCOME	2,046,189	2,047,982
Provision for loan and lease losses.....	220,615	99,858
NONINTEREST INCOME:		
Income from fiduciary activities	17,274	16,625
Service charges on deposit accounts	122,467	120,034
Trading revenue	1,092	550
Other fee income	0	0
All other noninterest income	495,421	455,978
TOTAL NONINTEREST INCOME	636,254	593,187
Realized gains (losses) on securities	27,207	272
NONINTEREST EXPENSE:		
Salaries and employee benefits	995,612	1,003,043
Expenses of premises and fixed assets (net of rental income) ..	229,506	241,366
Other noninterest expense	615,523	610,220
TOTAL NONINTEREST EXPENSE.....	1,840,641	1,854,629
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS.....	648,394	686,954
APPLICABLE INCOME TAXES	197,667	189,759
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	450,727	497,195
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	0	0
NET INCOME	\$ 450,727	\$ 497,195

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2013**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Bank of Botetourt	Buchanan	10	307,085	277,087	28,245
Bank of Clarke County*	Berryville	13	582,472	488,006	69,692
Bank of Floyd*	Floyd	7	267,252	242,237	15,435
Bank of Hampton Roads*	Virginia Beach	27	1,630,476	1,285,938	166,980
Bank of Lancaster*	Kilmarnock	9	329,261	272,679	31,264
Bank of McKenney*	McKenney	7	213,367	187,969	22,130
Bank of the James*	Lynchburg	10	434,615	390,178	37,210
Bank of Virginia*	Midlothian	4	235,954	211,025	13,858
Benchmark Community Bank*	Kenbridge	12	463,839	410,210	50,767
Blue Ridge Bank*	Luray	4	214,004	168,598	18,292
Burke & Herbert Bank & Trust Company	Alexandria	25	2,558,967	2,157,815	285,206
Cardinal Bank	McLean	29	2,882,309	2,067,520	334,006
Carter Bank & Trust	Martinsville	124	4,661,811	4,269,653	374,937
Central Virginia Bank*	Powhatan	8	346,679	308,551	34,724
Chesapeake Bank*	Kilmarnock	12	657,809	571,479	72,141
Citizens and Farmers Bank	West Point	18	966,795	700,913	99,642
Citizens Bank and Trust Company*	Blackstone	11	331,251	283,353	39,245
Citizens Community Bank*	South Hill	4	159,712	132,883	20,846
Colonial Virginia Bank*	Gloucester	2	114,880	99,474	12,210
Community Bankers' Bank*	Midlothian	1	143,538	126,467	14,887
Community Capital Bank of Virginia*	Christiansburg	2	72,754	58,082	11,410
Essex Bank*	Tappahannock	25	1,087,821	892,664	108,789
EVB*	Tappahannock	23	1,026,959	870,220	106,730
Farmers & Merchants Bank*	Timberville	9	552,401	464,227	53,907
Farmers & Merchants Bank of Craig County*	New Castle	2	54,329	44,434	9,828

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2013**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Farmers and Miners Bank*	Pennington Gap	6	132,350	115,097	16,902
Farmers Bank*	Windsor	6	412,436	344,644	43,104
First and Citizens Bank	Monterey	3	124,932	111,091	13,592
First Bank*	Strasburg	10	522,504	456,121	57,113
First Capital Bank*	Glen Allen	7	547,398	459,624	52,641
First Community Bank*	Bluefield	70	2,575,113	1,958,550	300,857
First Sentinel Bank*	Richlands	5	166,386	149,094	16,068
First State Bank	Danville	1	39,274	37,639	1,520
First Virginia Community Bank*	Fairfax	5	506,717	430,039	60,854
Frontier Community Bank*	Waynesboro	1	91,851	80,721	9,534
Heritage Bank*	Norfolk	7	305,533	264,584	34,617
Highlands Community Bank*	Covington	2	125,380	112,030	12,836
Highlands Union Bank*	Abingdon	14	598,771	489,222	40,490
HomeTown Bank*	Roanoke	5	402,438	341,122	38,196
John Marshall Bank*	Reston	7	662,540	514,926	90,668
Lee Bank and Trust Company	Pennington Gap	4	161,902	139,843	21,193
MainStreet Bank*	Herndon	5	277,314	250,362	25,292
Miners Exchange Bank*	Coeburn	7	117,959	107,947	9,173
Monarch Bank*	Chesapeake	13	1,015,892	893,072	107,658
New Peoples Bank, Inc.*	Honaker	24	684,554	623,908	53,938
Peoples Community Bank*	Montross	5	151,404	133,311	12,518
Pioneer Bank*	Stanley	7	168,945	134,811	18,765
Select Bank*	Forest	2	117,123	105,175	11,731
Shore Bank*	Onley	7	327,813	262,876	34,184
Sonabank*	McLean	20	715,907	541,114	105,872

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2013**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
StellarOne Bank*	Christiansburg	56	3,061,932	2,473,143	454,838
The Bank of Charlotte County*	Phenix	4	123,917	102,403	16,387
The Bank of Fincastle	Fincastle	8	210,828	184,293	25,701
The Bank of Marion*	Marion	16	352,362	295,722	37,394
The Bank of Southside Virginia	Carson	15	542,505	457,942	77,651
The Blue Grass Valley Bank	Blue Grass	2	39,742	33,441	4,174
The Business Bank	Vienna	8	333,547	301,423	30,516
The Farmers Bank of Appomattox*	Appomattox	5	201,344	174,034	24,502
The Fauquier Bank*	Warrenton	10	613,669	540,747	53,026
The First Bank and Trust Company*	Lebanon	20	1,337,033	1,137,977	148,581
The Freedom Bank of Virginia*	Vienna	2	274,202	247,160	26,119
The Middleburg Bank*	Middleburg	13	1,222,639	984,808	109,724
The Peoples Bank	Rose Hill	4	97,520	86,132	8,243
Towne Bank	Portsmouth	27	4,672,997	3,584,467	576,308
TruPoint Bank*	Grundy	12	440,765	381,938	36,866
Union First Market Bank*	Richmond	91	4,155,026	3,246,942	477,236
United Bank*	Fairfax	50	3,659,845	2,502,873	639,915
Valley Bank*	Roanoke	9	824,497	677,181	75,494
Village Bank	Midlothian	15	442,004	391,089	27,574
Virginia Bank and Trust Company*	Danville	8	171,495	146,725	23,446
Virginia Commerce Bank*	Arlington	28	2,742,790	2,084,946	302,201
Virginia Commonwealth Bank*	Petersburg	8	245,870	219,344	25,837
Virginia Community Bank*	Louisa	8	205,551	185,884	18,720
Virginia Company Bank	Newport News	3	131,127	107,916	12,619

* - Member of Federal Reserve

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Selected Data For Virginia State-Chartered Banks
As of December 31, 2013

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Virginia Heritage Bank*	Fairfax	6	894,841	711,400	96,206
Virginia Partners Bank*	Fredericksburg	4	236,248	213,855	20,300
WashingtonFirst Bank	Reston	17	1,126,608	959,684	103,704
Xenith Bank*	Richmond	7	678,566	569,198	86,375

* - Member of Federal Reserve

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
07/08/13	Botetourt Bankshares, Inc.	19747 Main Street Buchanan, VA	Approved 09/25/13

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
05/20/13	BBCN Bank, Los Angeles, CA to merge into it The Foster Bank	No Objection 06/14/13
07/01/13	United Bank, Vienna, VA to merge into it Virginia Commerce Bank	Approved 09/11/13
07/08/13	Bank of Botetourt, Troutville, VA to merge into it Botetourt Bankshares, Inc.	Approved 09/25/13
10/24/13	Cardinal Bank, McLean, VA to merge into it The Business Bank	Approved 12/17/13

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
03/04/13	Select Bank Financial Corporation, Forest, VA to acquire 100% of the voting shares of Select Bank	Approved 04/03/13
07/01/13	United Bankshares, Inc., Parkersburg, WV to acquire Virginia Commerce Bancorp, Inc.	Approved 09/11/13
07/23/13	C&F Financial Corporation, West Point, VA to acquire 100% of the voting shares of Central Virginia Bankshares, Inc.	Approved 08/23/13
08/20/13	Union Bankshares Corporation, Richmond, VA to acquire 100% of the voting shares of StellarOne Corporation	Approved 10/08/13
09/16/13	Farmers Bankshares, Inc., Windsor, VA to acquire 100% of the voting shares of Farmers Bank, Windsor, Virginia	Approved 10/22/13
10/02/13	Virginia National Bankshares Corporation, Charlottesville, VA to acquire 100% of the voting shares of Virginia National Bank	Approved 11/07/13
10/24/13	Cardinal Financial Corporation, McLean, VA to acquire United Financial Banking Companies, Inc.	Approved 12/17/13
12/09/13	Community Bankers Trust Corporation, Glen Allen, VA to acquire 100% of the voting shares of Essex Bank	Approved 12/20/13

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/20/12	StellarOne Bank Christiansburg, VA	9605 Gayton Road Henrico County, VA	Approved 01/10/13
12/27/12	HomeTown Bank Roanoke, VA	2950 Market Street Christiansburg, Montgomery County, VA	Approved 01/22/13
01/30/13	John Marshall Bank Reston, VA	700 S. Washington Street City of Alexandria, VA	Approved 02/19/13

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/01/13	StellarOne Bank Christiansburg, VA	11450 Robious Road Chesterfield County, VA	Approved 02/19/13
02/25/13	First Bank of Virginia Troy, NC	220 South Main Street Blacksburg, VA	No Objection 03/29/13
04/17/13	Monarch Bank Chesapeake, VA	One City Center 11815 Fountain Way, Suite 510 City of Newport News, VA	Withdrawn 05/06/13
04/18/13	Cardinal Bank McLean, VA	1807 Rockville Pike Rockville, MD	Approved 04/30/13
05/09/13	Essex Bank Glen Allen, VA	1835 West Street Annapolis, MD	Approved 05/30/13
05/17/13	First-Citizens Bank & Trust Company Raleigh, NC	1575 Jefferson Davis Highway Fredericksburg, VA	No Objection 06/13/13
07/12/13	Towne Bank Suffolk, VA	1006 Colley Avenue City of Norfolk, VA	Approved 07/12/13
07/23/13	First-Citizens Bank & Trust Company Raleigh, NC	1535 Hershberger Road, NW Roanoke, VA	No Objection 09/19/13
08/08/13	Virginia Heritage Bank Vienna, VA	4040 North Fairfax Drive, Suite 100 Arlington County, VA	Approved 08/20/13
08/08/13	First Virginia Community Bank Fairfax, VA	6975A Springfield Boulevard Springfield, Fairfax County, VA	Approved 08/19/13
08/28/13	WashingtonFirst Bank Reston, VA	14941 Shady Grove Road Rockville, MD	Approved 09/09/13
09/05/13	Branch Banking and Trust Company Winston-Salem, NC	1425 West Main Street Salem, VA	No Objection 12/19/13
09/10/13	MCNB Bank and Trust Co. Welch, WV	3102 Cedar Valley Drive Richlands, VA	No Objection 09/27/13
10/18/13	Freedom Bank of Virginia, The Fairfax, VA	11700 Plaza America Drive Suite 110 Reston, VA	Approved 11/05/13
11/12/13	Manufacturers and Traders Trust Company Buffalo, NY	526 East Market Street Leesburg, Loudoun County, VA	No Objection 11/12/13
11/21/13	HomeTown Bank Roanoke, VA	852 West Main Street City of Salem, VA	Approved 12/12/13
11/22/13	First Bank and Trust Company, The Lebanon, VA	7305 Peppers Ferry Boulevard Fairlawn, Pulaski County, VA	Approved 12/04/13
12/03/13	Union First Market Bank Ruther Glen, VA	9605 Gayton Road Henrico County, VA	Approved 12/16/13
12/05/13	Fauquier Bank, The Warrenton, VA	8780 Centreville Road City of Manassas, VA	Approved 12/16/13
12/05/13	Virginia Partners Bank Fredericksburg, VA	115 E. Charles Street La Plata, MD	Approved 12/27/13

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/17/13	Citizens Community Bank South Hill, VA	851 South Beckford Drive, Suite A Henderson, NC	Pending
12/27/13	Cardinal Bank McLean, VA	5335 Lee Highway Arlington County, VA	Pending

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/17/12	Bank of McKenney McKenney, VA	From: 13117 Rivers Bend Boulevard Chester, Chesterfield County, VA To: 200 Johnson Creek Chester, Chesterfield County, VA	Approved 01/07/13
05/31/13	WashingtonFirst Bank Reston, VA	From: 8221 Old Courthouse Road Vienna, Fairfax County, VA To: 2095 Chain Bridge Road Vienna, Fairfax County, VA	Approved 06/19/13
10/09/13	Sonabank Warrenton, VA	From: 11834 Rockville Pike Rockville, MD To: 11200 Rockville Pike Rockville, MD	Approved 10/28/13
10/18/13	Manufacturers and Traders Trust Company Buffalo, NY	From: 526 East Market Street Leesburg, Loudoun County, VA To: 341 East Market Street Leesburg, Loudoun County, VA	No Objection 12/06/13

EFT Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/14/13	HomeTown Bank Roanoke, VA	852 West Main Street Salem, VA	Approved 03/08/13

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- Status Changes

New Banks

October 03 Botetourt Bankshares, Inc. opened for business at 19747 Main Street, Buchanan, Botetourt County, VA

Mergers

August 01 BBCN Bank, Los Angeles, CA merged into it The Foster Bank

October 03 Bank of Botetourt, Troutville, VA merged into it Botetourt Bankshares, Inc.

Branch Openings

March 04 Pioneer Bank, Stanley, VA opened a branch office at 58 Stoneridge Drive North, Ruckersville, Greene County, VA

March 18 EagleBank, Inc., Bethesda, MD opened a branch office at 277 South Washington Street, Alexandria, VA

March 18 First Bank and Trust Company, The, Lebanon, VA opened a branch office at 610 North Main Street, Unit B, Rockingham County, VA

March 25 StellarOne Bank, Christiansburg, VA opened a branch office at 11450 Robious Road, Chesterfield County, VA

March 27 Towne Bank, Suffolk, VA opened a branch office at 3100 Shore Drive, City of Virginia Beach, VA

April 05 StellarOne Bank, Christiansburg, VA opened a branch office at 9605 Gayton Road, Henrico County, VA

April 15 Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 28319 Southampton Parkway, Southampton County, VA

May 06 First Bank of Virginia, Troy, NC opened a branch office at 220 South Main Street, Blacksburg, VA

May 13 Bank of Clarke County, Berryville, VA opened a branch office at 203 Hirst Road, Purcellville, Loudoun County, VA

May 27 John Marshall Bank, Reston, VA opened a branch office at 700 S. Washington Street, City of Alexandria, VA

May 30 Essex Bank, Glen Allen, VA opened a branch office at 1835 West Street, Annapolis, MD

June 24 Bank of Georgetown, Washington, DC opened a branch office at 1420 Chain Bridge Road, McLean, VA

August 05 Cardinal Bank, McLean, VA opened a branch office at 1825 Wisconsin Avenue, NW, Washington, DC

September 27 Towne Bank, Suffolk, VA opened a branch office at 5200 Providence Road, City of Virginia Beach, VA

November 01 Valley Bank, Roanoke, VA opened a branch office at 4003 Challenger Avenue, Roanoke County, VA

November 12 Manufacturers and Traders Trust Company, Buffalo, NY opened a branch office at 526 East Market Street, Leesburg, VA

November 12 HomeTown Bank, Roanoke, VA opened a branch office at 2950 Market Street, Christiansburg, Montgomery County, VA

December 03 First Virginia Community Bank, Fairfax, VA opened a branch office at 6975A Springfield Boulevard, Springfield, Fairfax County, VA

December 09 Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 3030 Annandale Road, Falls Church, VA

December 30 Cardinal Bank, McLean, VA opened a branch office at 1807 Rockville Pike, Rockville, MD

Main Office Redesignations

January 01 Bank of Hampton Roads, The, Virginia Beach, VA redesignated its main office from 999 Waterside Drive Suite 101, City of Norfolk, VA to 641 Lynnhaven Parkway, Suite 101, City of Virginia Beach, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- Status Changes

Main Office Redesignations

August	07	Heritage Bank, Norfolk, VA redesignated its main office from 841 North Military Highway, City of Norfolk, VA to 150 Granby Street, Suite 175, City of Norfolk, VA
--------	----	---

Branch Relocations

January	17	Bank of McKenney, McKenney, VA relocated a branch office from 13117 Rivers Bend Boulevard, Chester, Chesterfield County, VA to 200 Johnson Creek, Chester, Chesterfield County, VA
March	11	Monarch Bank, Chesapeake, VA relocated a branch office from 3701 Pacific Avenue, City of Virginia Beach, VA to 300 32nd Street, City of Virginia Beach, VA
August	05	Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 8780 Centreville Road, City of Manassas, VA to 8650 Centreville Road, Manassas, VA
October	07	WashingtonFirst Bank, Reston, VA relocated a branch office from 8221 Old Courthouse Road, Vienna, Fairfax County, VA to 2095 Chain Bridge Road, Vienna, Fairfax County, VA
October	07	Towne Bank, Suffolk, VA relocated a branch office from 5531 N. Croatan Highway, Southern Shores, NC to 2 Juniper Trail, Southern Shores, NC
October	18	Manufacturers and Traders Trust Company, Buffalo, NY relocated a branch office from 526 East Market Street, Leesburg, Loudoun County, VA to 341 East Market Street, Leesburg, VA

EFT Openings

April	12	HomeTown Bank, Roanoke, VA opened an EFT facility at 852 West Main Street, Salem, VA
-------	----	--

Branch Closings

January	31	United Bank, Vienna, VA closed its branch office at 226 Maple Ave West, Vienna, Fairfax County, VA
January	31	Blue Ridge Bank, Inc., Luray, VA closed its branch office at 612 East Main Street, Luray, Page County, VA
March	20	Miners Exchange Bank, Coeburn, VA closed its branch office at 1221 Lynn Garden Drive, Kingsport, TN
June	28	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 3600 North Croatan Highway, Kitty Hawk, NC
June	28	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 2808 South Croatan Highway, Nags Head, NC
July	12	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 2730 Buford Road, Chesterfield County, VA
July	19	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 204 Carmichael Way, City of Chesapeake, VA
July	19	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 111 Gainsborough Square, City of Chesapeake, VA
July	26	Virginia Commonwealth Bank, Petersburg, VA closed its branch office at 4222 Bonniebank Road, Chesterfield County, VA
July	26	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 1100 Dam Neck Road, City of Virginia Beach, VA
August	16	StellarOne Bank, Christiansburg, VA closed its branch office at 220 East Main Street, City of Salem, VA
August	22	United Bank, Vienna, VA closed its branch office at One Montrose Metro, 11921 Rockville Pike, Suite 110, Rockville, MD

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- Status Changes

Branch Closings

September	18	United Bank, Vienna, VA closed its branch office at 1498 North Point Village Center, Reston, Fairfax County, VA
September	27	First Community Bank, Bluefield, VA closed its branch office at 29 South Kerr Avenue, Wilmington, NC
September	30	Bank of Lancaster, Kilmarnock, VA closed its branch office at Route 360, Heathsville, Northumberland County, VA
October	18	EVB, Tappahannock, VA closed its branch office at 4241 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
November	12	HomeTown Bank, Roanoke, VA closed its branch office at 1540 Roanoke Street, Christiansburg, Montgomery County, VA
December	18	United Bank, Vienna, VA closed its branch office at 1041 Berryville Avenue, City of Winchester, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Bank of Botetourt

P O Box 615
Troutville 24175-0615
C.E.O.- G. Lyn Hayth, III, President
Cashier- Michelle A. Crook, Chief Financial Officer

Offices

Botetourt County
19747 Main Street, Buchanan *
U.S. Route 220, Daleville
Railroad Street, Eagle Rock
60 Lee Highway North, Troutville
Franklin County
51 Firstwatch Drive, Moneta
Roanoke County
3130 Peters Creek Road NW
Lot 1, Perimeter East Commerce Center, US Route 460
and Trail Drive
Rockbridge County
5905 N. Lee Highway, Fairfield
9 Lloyd Tolley Road, Natural Bridge Station
65 East Midland Trail

Bank of Charlotte County, The

P O Box 336
Phenix 23959-0336
C.E.O.- Bobby A. Howard, President
Cashier- John L. Pillow

Offices

Campbell County
308 Lynchburg Avenue, Brookneal
Charlotte County
Main Street, Charlotte Courthouse
26 King Street, Keysville
101 Berkley Street, Phenix *

Bank of Clarke County

P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- Kathleen J. Chappell, Chief Financial Officer

Offices

City of Winchester
202 North Loudoun Street
2555 Pleasant Valley Road
Clarke County
2 East Main Street, Berryville *
400 McNeil Drive, Berryville
108 West Main Street, Boyce
Frederick County
382 Fairfax Pike, Stephens City
110 Crock Wells Mill Drive
1460 North Frederick Pike
1508 Senseny Road
1879 Berryville Pike

Bank of Clarke County (Continued)

Frederick County
3360 Valley Avenue
Loudoun County
203 Hirst Road, Purcellville
21 Main Street, Round Hill

Bank of Fincastle, The

P O Box 107
Fincastle 24090-0107
C.E.O.- John F. Kilby, President
Cashier- Michael J. Jasper, Chief Financial Officer
Offices
City of Bedford
1387 American Way Court
Botetourt County
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
200 The Glebe Boulevard, Daleville
SW corner of U.S. Route 220 and State Route 674,
Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
98 Blue Ridge Boulevard

Bank of Floyd

P O Box 215
Floyd 24091-0215
C.E.O.- Michael D. Larrowe, President
Cashier- J. Alan Dickerson, Chief Financial Officer

Offices

City of Salem
1634 West Main Street
Carroll County
185 South Main Street, Hillsville
Floyd County
101 Jacksonville Circle, Floyd *
Northeast corner of U.S. Highway 221 and Conners
Grove, Willis
Montgomery County
2145 Roanoke Street, Christiansburg
Pulaski County
7349 Peppers Ferry Boulevard, Fairlawn
Roanoke County
4094 Postal Drive

Bank of Hampton Roads, The

641 Lynnhaven Parkway
Virginia Beach 23452-7307
C.E.O.- Douglas J. Glenn, President
Cashier- Steven Theobald, Chief Financial Officer
Offices
City of Chesapeake
1500 Mt. Pleasant Road

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Bank of Hampton Roads, The (Continued)

City of Chesapeake
201 Volvo Parkway
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
539 21st Street
999 Waterside Drive, Suite 101
City of Richmond
5300 Patterson Avenue
City of Suffolk
2825 Godwin Boulevard
City of Virginia Beach
1580 Laskin Road
2098 Princess Anne Road
3001 Shore Drive
5472 Indian River Road
641 Lynnhaven Parkway, Suite 101 *
Pembroke One Building, Suite 100, 281 Independence
Boulevard
Albemarle County
204 Albemarle Square
Chesterfield County
13804 Hull Street, Midlothian
Greensville County
100 Dominion Drive
Henrico County
12090 West Broad Street
8209 West Broad Street
North Carolina
322 South Broad Street, Edenton
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock

Bank of Lancaster

P O Box 1869
Kilmarnock 22482-1869
C.E.O.- Randal R. Greene, President
Cashier- Deborah M. Evans, Chief Financial Officer
Offices

Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street,
Kilmarnock
State Route 3, Ice House Field Shopping Center, White
Stone
Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao

Bank of Lancaster (Continued)

Northumberland County
Route 360, Heathsville
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Bank of Marion, The

P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer
Offices

City of Bristol
2975 Lee Highway
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of McKenney

P O Box 370
McKenney 23872-0370
C.E.O.- Richard M. Liles, President
Cashier- James Bryant Neville, Jr., Chief Financial Officer
Offices

City of Colonial Heights
3115 Boulevard
Chesterfield County
200 Johnson Creek, Chester
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Bank of McKenney (Continued)

Prince George County
4700 Owens Way

Bank of Southside Virginia, The

P O Box 40

Carson 23830-0040

C.E.O.- J. Peter Clements, President

Cashier- Carol C. Chappell

Offices

City of Colonial Heights
764 East Ellerslie Ave

City of Franklin

Southampton Shopping Center, 1310 Armory Drive

City of Petersburg

2703 South Crater Road

Chesterfield County

4310 W. Hundred Road, Chester

Dinwiddie County

17208 Halligan Park Road, Carson *

14003 Boydton Plank Road

U.S. Route 1 and State Route 226

Greensville County

U.S. Route 58 & State Route 686

Isle of Wight County

115 Main Street, Smithfield

Prince George County

6400 Courthouse Road

Southampton County

18207 Virginia Avenue, Boykins

23003 Main Street, Capron

Sussex County

Main Street, Stony Creek

630 N. County Drive, Wakefield

Jarrett Avenue

Bank of Virginia

P.O. Box 5658

Midlothian 23112-0028

C.E.O.- Jack C. Zoeller, Chairman of the Board

Cashier- Vera Primm, Chief Financial Officer

Offices

Chesterfield County

4023 West Hundred Road, Chester

11730 Hull Street Road, Midlothian *

906 Branchway Road

Henrico County

10501 Patterson Avenue

Bank of the James

828 Main Street

Lynchburg 24504

C.E.O.- Robert R. Chapman, III, President

Cashier- J. Todd Scruggs, Chief Financial Officer

Offices

City of Bedford

1405 Ole Dominion Boulevard

City of Lynchburg

4935 Boonsboro Road, Suite C

501 V.E.S. Road

5204 Fort Avenue

615 Church Street

828 Main Street *

Amherst County

164 South Main Street, Amherst

4698 S. Amherst Highway, Madison Heights

Bedford County

17000 Forest Road, Forest

Campbell County

1110 Main Street, Altavista

Benchmark Community Bank

P O Box 569

Kenbridge 23944-0569

C.E.O.- Michael O. Walker, President

Cashier- Edwin Neil Burke, Chief Financial Officer

Offices

Brunswick County

220 W. Fifth Avenue, Lawrenceville

Halifax County

290 South Main Street, Halifax

1135 Huell Matthews Highway, South Boston

Lunenburg County

100-102 South Broad Street, Kenbridge *

1910 Main Street, Victoria

Mecklenburg County

845 E. Second Street, Chase City

133 College Street, Clarksville

905 North Mecklenburg Avenue, South Hill

Nottoway County

400 Church Street, Blackstone

1500-1508 W. Virginia Avenue, Crewe

Prince Edward County

East Third Street & South Street, Farmville

Southwest Corner of Main Street and Milnwood Road,
Farmville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Blue Grass Valley Bank, The

P. O. Box 6

Blue Grass 24413-0006

C.E.O. & Cashier, Anthony E. Crane

Offices

Highland County

6 Main Street, Blue Grass *

South Side of East Main Street, two blocks east of U.S.

Route 220, Monterey

Blue Ridge Bank, Inc.

P O Box 609

Luray 22835-0609

C.E.O.- Monte L. Layman, President

Cashier- Brian K. Plum, Chief Financial Officer

Offices

Albemarle County

1807 Seminole Trail

Page County

17 West Main Street, Luray *

600 S. 3rd Street, Shenandoah

Rockingham County

9972 Spotswood Trail, McGaheysville

Burke & Herbert Bank & Trust Company

P O Box 268

Alexandria 22313-0268

C.E.O.- Edmund Hunt Burke, Chairman of the Board

Cashier- Jeffrey L. Stryker

Offices

City of Alexandria

100 South Fairfax Street *

155 North Paxton Street

1705 Fern Street

1775 Jamieson Avenue

306 East Monroe Avenue

621 King Street

City of Falls Church

225 West Broad Street

City of Manassas

9103 Centreville Road

Arlington County

3030 Clarendon Boulevard

500 South 23rd Street

Fairfax County

4235 Annandale Road, Annandale

9516 Old Keene Mill Road, Burke

14122 Lee Highway, Centreville

6705 Whittier Avenue, McLean

6200 Backlick Road, Springfield

302 Maple Avenue West, Vienna

2604 Sherwood Hall Lane

5519 Franconia Road

5705 Seminary Road

Burke & Herbert Bank & Trust Company (Continued)

Fairfax County

5731 Telegraph Road

6210 Interparcel Road

8736-38 Cooper Road

Prince William County

Northeast Corner of U.S. Route 1 and Wayside Drive,

Dumfries

14008 Smoketown Road, Woodbridge

4605 Daisy Reid Avenue

Business Bank, The

133 Maple Avenue East

Vienna 22180

C.E.O.- Harold C. Rauner, President

Cashier- Lisa M. Porter, Chief Financial Officer

Offices

City of Alexandria

697 North Washington Street

Arlington County

4300 Wilson Boulevard, Suite 102

Fairfax County

1451 Dolley Madison Boulevard, McLean

1750 Tyson's Boulevard, Suite 100, McLean

1900 Centennial Park Drive, Reston

133 Maple Avenue, Unit 100, Vienna *

Loudoun County

44933 George Washington Boulevard, Suite 100,

Ashburn

45975 Nokes Boulevard, Suite 130, Sterling

Cardinal Bank

8270 Greensboro Drive, Suite 500

McLean 22102

C.E.O.- Bernard H. Clineburg, Chairman of the Board

Cashier- Mark A. Wendel, Chief Financial Officer

Offices

City of Alexandria

1737 King Street

City of Fairfax

10641 Lee Highway

City of Fredericksburg

501 C Jefferson Davis Highway

City of Manassas

9626 Center Street

Arlington County

2100 North Glebe Road

2505 Wilson Boulevard

3434 N. Washington Boulevard

6402 Williamsburg Boulevard

Fairfax County

4115 Annandale Road, Annandale

14000 Sullyfield Circle, Chantilly

5766 Union Mill Road, Clifton

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Cardinal Bank (Continued)

Fairfax County
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive
Loudoun County
20 Catoctin Circle, S. E., Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge
Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington
Maryland
7315 Wisconsin Avenue, Bethesda
1807 Rockville Pike, Rockville

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Worth Harris Carter, Jr., Chairman of the Board
Cashier- Jane Ann Davis, Chief Financial Officer

Offices

City of Bedford
1621 Forest Road
550 Blue Ridge Avenue
City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW
800 Gardens Boulevard
City of Danville
110 South Market Street
140 Kentuck Road
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street

Carter Bank & Trust (Continued)

City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave
Bath County
9008 Sam Snead Highway, Hot Springs
Bedford County
8334 Moneta Road
Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
300 Main Street, New Castle
Culpeper County
806 Nottingham Street, Culpeper
Floyd County
213 North Locust Street, Floyd
Franklin County
50 Boones Mill Road, Boones Mill
9440 Franklin Street, Ferrum
135 Scruggs Road, Moneta
400 Franklin Street, Rocky Mount
Grayson County
449 East Main Street, Independence

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Carter Bank & Trust (Continued)

Halifax County
222 Main Street, South Boston
4013 Halifax Road, South Boston

Henry County
11020 Virginia Avenue, Bassett
2770 Riverside Drive, Bassett
128 Paul Street, Collinsville
4259 Appalachian Drive, Fieldale
166 Horsepasture Price Road, Ridgeway
140 Tensbury Drive
6142 A.L. Philpott Highway

Mecklenburg County
749 East 2nd Street, Chase City
1002 Virginia Avenue, Clarksville
302 East Atlantic Street, South Hill

Montgomery County
105 King Street, Blacksburg
200 College Street NW, Christiansburg
370 Arbor Drive, Christiansburg

Patrick County
4952 Ararat Highway, Ararat
125 East Blue Ridge Street, Stuart
9747 Woolwine Highway, Woolwine

Pittsylvania County
5406 U.S. 29 North, Blairs
140 South Main Street, Chatham
307 South Main Street, Gretna

Prince William County
12791 Harbor Drive, Lake Ridge
12912 Fitzwater Drive, Nokesville
8402 Sudley Road

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania
1204 Bragg Road

Stafford County
175 Warrenton Road, Falmouth
2155 Jefferson Davis Highway, Stafford
55 Worth Avenue, Stafford
70 Chatham Heights Road

Tazewell County
1082 Cedar Valley Drive, Cedar Bluff
901 East Fincastle Turnpike, Tazewell

Washington County
238 West Main Street, Abingdon

Carter Bank & Trust (Continued)

Washington County
27255 Lee Highway, Abingdon

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

North Carolina
1425 North Fayetteville Street, Asheboro
122 West Andrews Street, Bethel
176 North Main Street, Bostic
106 South Broad Street, Burlington
1534 North Church Street, Burlington
4251 North Roxboro Road, Durham
630 Fagg Drive, Eden
900 Washington Street, Eden
123 Rowan Street, Fayetteville
697 Country Club Drive, Fayetteville
704 Oak Street, Forest City
4004 West Wendover Avenue, Greensboro
5715 High Point Road, Greensboro
2100 West Arlington Boulevard, Greenville
300 Dabney Drive Ext., Henderson
821 4th Street Drive SW, Hickory
345 North Bridge Street, Jonesville
127 Main Street NW, Lenoir
341 East Main Street, Lincolnton
205 South Bickett Boulevard, Louisburg
4601 Fayetteville Road, Lumberton
604 North Chestnut Street, Lumberton
231 East Plaza Drive, Mooresville
301 Carbon City Road, Morganton
507 Willow Street, Mount Airy
215 North Center Street, Mt. Olive
100 Turner Drive, Reidsville
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
2009 East Dixon Boulevard, Shelby
101 East Raleigh Street, Siler City
107 South Henry Street, Stoneville
1606 Curtis Bridge Road, Wilkesboro
200 Forest Hills Road, Wilson

Central Virginia Bank

P O Box 39
Powhatan 23139-0039
C.E.O.- Herbert E. Marth, Jr., President
Cashier- Bobbi J. Jones, Chief Financial Officer

Offices

Chesterfield County
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Central Virginia Bank (Continued)

Chesterfield County
Village Marketplace Shopping Center, Midlothian
Turnpike & Old Buckingham, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 Anderson Highway
Henrico County
3490 Lauderdale Drive
Powhatan County
2351 Anderson Highway, Powhatan *
2036 New Dorset Road

Chesapeake Bank

P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Chief Financial Officer
Offices
City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
6000 Patriots Colony Drive
Lancaster County
10 Lancaster Drive, Irvington
King Carter Drive and Tavern Road, Irvington
97 North Main Street, Kilmarnock *
State Routes 3 and 201, Lively
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company

126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Geoffrey C. Warner, Chief Financial Officer
Offices
City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
10001 Courtview Lane
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *

Citizens Bank and Trust Company (Continued)

Nottoway County
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens Community Bank

800 N. Mecklenburg Avenue
South Hill 23970-1522
C.E.O.- James R. Black, President
Cashier- Vera H. Primm, Chief Financial Officer
Offices
Brunswick County
4200 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank

P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
1400 Alverser Plaza, Midlothian
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Citizens and Farmers Bank (Continued)

Middlesex County
SW Corner of the Intersection of State Route 33 &
State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
York County
2800 George Washington Memorial Hwy

Colonial Virginia Bank

P O Box 2120
Gloucester 23061-2120
C.E.O.- Robert L Bailey, President
Cashier- Kenneth E. Smith, Chief Financial Officer
Offices
Gloucester County
6720 Sutton Road, Gloucester *
1553 George Washington Memorial Hwy, Gloucester
Point

Community Bankers' Bank

P O Box 268
Midlothian 23113-0268
C.E.O.- William H. McFaddin
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

Community Capital Bank of Virginia

930 Cambria Street, N.E.
Christiansburg 24073-1602
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer
Offices
City of Richmond
100 West Franklin Street, Suite 200
Montgomery County
930 Cambria Street, N.E., Christiansburg *

EVB

P O Box 1455
Tappahannock 22560-1455
C.E.O.- Joe A. Shearin, President
Cashier- J. Adam Sothen, Chief Financial Officer
Offices
City of Colonial Heights
3400 Boulevard
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock
Boulevard, Tappahannock

EVB (Continued)

Gloucester County
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point
Hanover County
201 N. Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville
Henrico County
8821 West Broad Street
King William County
20 Commerce Lane
Lancaster County
437 North Main Street, Kilmarnock
Middlesex County
16273-D General Puller Highway, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
New Kent County
2599 New Kent Highway, Quinton
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6958 Northumberland Highway, Heathsville
Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland
Surry County
176 Colonial Trail East, Surry
Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

Essex Bank

4235 Innslake Drive, Suite 200
Glen Allen 23060
C.E.O.- Rex L. Smith, III, President
Cashier- Bruce E. Thomas, Chief Financial Officer
Offices
Essex County
1325 Tappahannock Boulevard, Tappahannock *
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point
Louisa County
217 East Main Street, Louisa

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Essex Bank (Continued)

Northumberland County
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao

Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road

Rockbridge County
744 North Lee Highway

Georgia
10105 Highway 142, Covington
2001 Grayson Highway, Grayson
4581 Atlanta Highway, Loganville
2238 Main Street East, Snellville

Maryland
1835 West Street, Annapolis
1460 Ritchie Highway, Arnold
1000 Ingleside Avenue, Catonsville
9023 Woodyard Road, Clinton
2120 Baldwin Avenue, Crofton
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil W. Hayslett, Executive Vice President

Offices

City of Harrisonburg
1085 Port Republic Road
Page County
1 East Luray Shopping Center, East Main Street, Luray

Rockingham County
100 Plaza Drive, Bridgewater
State Route 259, Broadway
127 West Rockingham Street, Elkton
80 Cross Keys Road, Penn Laird
205 South Main Street, Timberville *

Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The

P O Box 400
New Castle 24127-0400
C.E.O.- Sandra K. Dudding
Cashier- Joann Hutchison, Chief Financial Officer

Offices

Craig County
189 Main Street, New Castle *
N.W. Corner of Walnut & Court Street, New Castle

Farmers Bank of Appomattox, The

P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer

Offices

Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460,
Appomattox
Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15,
Dillwyn
Campbell County
Highway 24, Concord
Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia

P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy DeJarnette

Offices

City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *
Southampton County
28319 Southampton Parkway

Farmers and Miners Bank

41526 West Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- C. Shawn Moore, Chief Operating Officer

Offices

Dickenson County
North side of State Route 83, 500 yards West of Brush
Creek Road, Clintwood
Lee County
248 Station Creed Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill
Scott County
2944 US Highway North, Weber City
Wise County
331 East Main Street, Wise

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Fauquier Bank, The

10 Courthouse Square
Warrenton 20186-2800
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer

Offices

City of Manassas
9071 Center Street
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett
Northeast corner of the Intersection of Main Street and
Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
87 Lee Highway, Warrenton
Southeast corner of the Intersection of U.S. Route 29
and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center,
Bristow
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank

112 West King Street
Strasburg 22657-2220
C.E.O.- Scott C. Harvard, President
Cashier- M. Shane Bell, Chief Financial Officer

Offices

City of Winchester
1835 Valley Avenue
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
3143 Valley Pike
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The

P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer

Offices

City of Bristol
1419 West State Street
38 East Valley Drive

First Bank and Trust Company, The (Continued)

City of Harrisonburg
120 University Boulevard
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
17011 Forest Road, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Rockingham County
610 North Main Street, Unit B
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Capital Bank

4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson
Offices
City of Richmond
1776 Staples Mill Road
7100 Three Chopt Road
One James Center, 901 East Cary St.
Chesterfield County
1580 Koger Center Boulevard
2810 Buford Road
Hanover County
409 South Washington Highway, Ashland
Henrico County
11001 West Broad Street, Glen Allen *

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

First Community Bank

P O Box 989
One Community Place
Bluefield 24605-0989
C.E.O.- John M. Mendez
Cashier- David D. Brown, Chief Financial Officer

Offices

City of Emporia
125 West Atlantic Street
431 South Main Street
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
5734 Hopkins Road
6951 Commons Plaza
9310 Midlothian Turnpike
Dickenson County
320 Chase Street, Clintwood
Hanover County
6109 Brashier Boulevard, Mechanicsville
Henrico County
10820 West Broad Street, Glen Allen
2702 North Parham Road
900 North Parham Road
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Wythe County
747 Ft. Chriswell Road, Max Meadows
910 East Main Street, Wytheville
North Carolina
111 Strawberry Boulevard, Chadbourn
1455 River Ridge Drive, Clemmons
20209 West Catawba Avenue, Cornelius
306 S. Poplar Street, Elizabethtown
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
3178 Holden Beach Road SW, Holden
401 Gilead Road, Huntersville
347 North Main Street, Mooresville
7290-17 Beach Drive SW, Ocean Isle Beach
4949 Main Street, Shallotte
200 Smith Avenue, Shalotte
4949 Southport Supply Road, Southport
701 North Howe Street, Southport
57 North Main Street, Sparta
105 Hickman Road, Tabor City
92 North Center Street, Taylorsville
110 North J.K. Powell Boulevard, Whiteville
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem

First Community Bank (Continued)

North Carolina
5610 University Parkway, Winston-Salem
South Carolina
1230 16th Avenue, Conway
Main and Caston Streets NW, Heath Springs
1180 Highway 17, Little River
Tennessee
202 East Main Street, Johnson City
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City
5756 Highway 11 East, Piney Flats
West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
50 Brookshire Lane, Beckley
211 Federal Street, Bluefield
U.S. Route 460, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindside
100 Market Street, Man
221 Howard Avenue, Mullens
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1001 Mercer Street, Princeton
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank

P. O. Box 1050
Richlands 24641-1050
C.E.O.- J. Robert Buchanan, President
Cashier- J. Robert Buchanan, Chief Financial Officer

Offices

Russell County
66 Townview Drive, Lebanon
Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

First State Bank

P O Box 6400
Danville 24543-6400
C.E.O.- Kelvin G. Perry, President
Cashier- Alan A. Howard, Chief Operating Officer

Offices

City of Danville
201 N Union Street *

First Virginia Community Bank

11325 Random Hills Road, Suite 240
Fairfax 22030-6043
C.E.O.- David W. Pijor, Chairman of the Board
Cashier- Patricia Ferrick, Chief Financial Officer

Offices

Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
6975A Springfield Boulevard, Springfield
11325 Random Hills Road *
Prince William County
7900 Sudley Road

First and Citizens Bank

P O Box 529
Monterey 24465-0529
C.E.O.- Vernon D. Wooddell, President
Cashier- Tracey S. McCray, Chief Financial Officer

Offices

Augusta County
23 Scenic Highway, Churchville
Bath County
East side of U S Route 220, Mitchelltown
Highland County
195 W. Main Street, Monterey *

Freedom Bank of Virginia, The

10555 Main Street
Fairfax 22030
C.E.O.- Craig S. Underhill, President
Cashier- Karin Johns, Senior Vice President

Offices

City of Fairfax
10555 Main Street
Fairfax County
502 Maple Avenue West, Vienna *

Frontier Community Bank

400 Lew Dewitt Blvd
Waynesboro 22980-1666
C.E.O.- Alan J. Sweet, President
Cashier- Frederick W. Galway, Jr., Chief Financial Officer

Offices

City of Waynesboro
400 Lew Dewitt Boulevard *

Heritage Bank

150 Granby Street, Suite 150
Norfolk 23510
C.E.O.- Michael S. Ives, President
Cashier- John O. Guthrie, Chief Financial Officer

Offices

City of Chesapeake
1403 Greenbrier Parkway, Suite 110
City of Norfolk
150 Granby Street, Suite 175 *
4807 Colley Avenue
735 E. Ocean View Avenue
841 North Military Highway
City of Virginia Beach
1756 Laskin Road
601 Lynnhaven Parkway

Highlands Community Bank

P O Box 1059
Covington 24426-5059
C.E.O.- H. C. Rhodes, Jr., President
Cashier- Sally Gilbert

Offices

City of Covington
307 Thacker Avenue *
Alleghany County
1501 Main Street, Clifton Forge

Highlands Union Bank

P O Box 1128
Abingdon 24212-1128
C.E.O.- Samuel L. Neese
Cashier- James R. Edmondson, Vice President

Offices

City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Highlands Union Bank (Continued)

North Carolina
100 West Main Street, Banner Elk
1013 Highway 105, Boone
Tennessee
The NW corner of State Highway 394 and Blountville
Boulevard, Bristol
Corner of Mountain Grove Road and Majestic Road,
Knoxville
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville
1824 Veterans Boulevard, Sevierville

HomeTown Bank

202 S. Jefferson Street
Roanoke 24011-1702
C.E.O.- Susan K. Still, President
Cashier- Charles W. Maness, Jr., Chief Financial Officer
Offices
City of Roanoke
202 South Jefferson Street *
3521 Franklin Road, S.W.
Franklin County
13400 Booker T. Washington Highway, Moneta
Montgomery County
2950 Market Street, Christiansburg
Roanoke County
4225 Colonial Avenue

John Marshall Bank

1943 Isaac Newton Square, Suite 100
Reston 20190
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, Chief Operating Officer
Offices
City of Alexandria
640 Franklin Street
Arlington County
2300 Wilson Boulevard
Fairfax County
5860 Columbia Pike, Suite 104, Baileys Crossroads
1943 Isaac Newton Square, Reston *
Loudoun County
842 South King Street, Leesburg
District of Columbia
4315 50th Street, NW, Suite 4, Washington
Maryland
11 N. Washington Street, Rockville

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Lewis S. Oatts, President
Cashier- Deborah Pendleton, Controller
Offices
City of Bristol
707 Gate City Highway
Lee County
32739 Main Street, Jonesville
600 West Morgan Avenue, Pennington Gap *
Washington County
17510 Lee Highway, Abingdon

MainStreet Bank

10089 Fairfax Boulevard
Fairfax 22030
C.E.O.- Jeff W. Dick, President
Cashier- Thomas J. Chmelik, Chief Financial Officer
Offices
City of Fairfax
10089 Fairfax Boulevard *
4029 Chain Bridge Road
Arlington County
1000 N. Highland Street
Fairfax County
727 Elden Street, Herndon
6832 Old Dominion Drive, Suite 105, McLean

Middleburg Bank

P.O. Box 5
Middleburg 20118-0005
C.E.O.- Gary R. Shook, President
Cashier- Rajesh Mehra, Chief Financial Officer
Offices
City of Richmond
315 Libbie Avenue
821 East Main Street
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8331 West Main Street, Marshall
530 Blackwell Road, Warrenton
James City County
5372 Discovery Park Boulevard, Suite 101
Loudoun County
43325 Junction Plaza, Ashburn
102 SE Catoclin Circle, Leesburg
4 South King Street, Leesburg
538 Fort Evans Road, NE, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Middleburg Bank (Continued)

Prince William County
8190 Stonewall Shops Square, Gainesville

Miners Exchange Bank

P O Box 1197
Coeburn 24230-1197
C.E.O.- Charles R. Ward, President
Cashier- Jeffrey Johnson, Chief Financial Officer

Offices

City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
309 Vanover Avenue, N.E.
Tennessee
5575 Bobby Hicks Highway, Johnson City

Monarch Bank

1435 Crossways Boulevard, Suite 301
Chesapeake 23320-2896
C.E.O.- Brad E. Schwartz
Cashier- Lynette Harris, Chief Financial Officer

Offices

City of Chesapeake
1034 S. Battlefield Boulevard
750 Volvo Parkway *
City of Norfolk
101 West Main Street, Suite 1000
500 West 21st Street
City of Suffolk
2999 Corporate Lane, Suite B8
City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
300 32nd Street
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
James City County
4097 Ironbound Road, Suite C
North Carolina
4629 N. Croatan Highway, Kitty Hawk
2525 S. Croatan Highway, Nags Head

New Peoples Bank, Inc.

53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Jonathan H. Mullins, President
Cashier- C. Todd Asbury, Chief Financial Officer
Offices
City of Bristol
102 Linden Square Drive
City of Norton
600 Trent Street
Bland County
427 Main Street, Bland
Buchanan County
20487 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Lee County
108 Fisher Road, Jonesville
Russell County
87 Miners Drive, Castlewood
53 Commerce Drive, Honaker *
1421 East Main Street, Lebanon
Scott County
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City
Smyth County
155 East Lee Highway, Chilhowie
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
3996 Coal Heritage Road, Bluewell
1221 Stafford Drive, Princeton

Peoples Bank, The

419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson
Cashier- Jason B. Wilkinson, Senior Vice President
Offices
Lee County
143 Buffalo Drive, Ewing

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Peoples Bank, The (Continued)

Lee County
5499 Dr. Thomas Walker Road, Rose Hill *
Tennessee
419 Erin Drive, Knoxville
100 West Emory Road, Powell

Peoples Community Bank

P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, President
Cashier- Zirkle Blakey, III, Chief Financial Officer
Offices
King George County
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206
Richmond County
U.S. Route 360 at State Route 624, Warsaw
Stafford County
Southeast corner of the intersection of State Route 3
and State Route 607
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank

P. O. Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Harrisonburg
890 West Market Street
Albemarle County
1710 Seminole Trail, Suite 4
Greene County
58 Stoneridge Drive, North, Ruckersville
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank

P. O. Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas
Cashier- Francis Falls, Senior Vice President
Offices
City of Lynchburg
7113 Timberlake Road
Bedford County
211 Gristmill Drive *

Shore Bank

P O Box 920
Onley 23418-0920
C.E.O.- W. Thomas Mears, President
Cashier- Steve Theobald, Chief Financial Officer
Offices
Accomack County
6350 Maddox Boulevard, Chincoteague
25253 Lankford Highway, Onley *
Northampton County
22468 Lankford Highway, Cape Charles
4071 Lankford Highway, Exmore
Maryland
103 Pocomoke Marketplace, Pocomoke
100 West Main Street, Salisbury
1503 S. Salisbury Boulevard, Salisbury

Sonabank

550 Broadview Avenue
Warrenton 20186
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Chief Financial Officer
Offices
City of Fairfax
10855 Fairfax Boulevard
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
Chesterfield County
13804 Hull Street Road, Midlothian
Fairfax County
6830 Old Dominion Drive, McLean *
11527 Sunrise Valley Drive, Reston
Fauquier County
11-A Main Street, Warrenton
550 Broadview Avenue, Warrenton
Loudoun County
1 East Market Street, Leesburg
10 West Market Street, Leesburg
10 West Washington Street, Middleburg
43086 Peacock Market Plaza, South Riding
Prince William County
6719 Leaberry Way, Unit L, The Shoppes at Haymarket
Shenandoah County
9484 Congress Street, New Market
Warren County
1 South Royal Avenue, Front Royal
Maryland
7700 Wisconsin Avenue, Bethesda
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
11834 Rockville Pike, Rockville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Sonabank (Continued)

Maryland
9707 Medical Center Drive, Suite 150, Rockville

StellarOne Bank

105 Arbor Drive
Christiansburg 24073
C.E.O.- O.R. Barham, Jr.
Cashier- Jeffrey W. Farrar, Chief Financial Officer

Offices

City of Bedford
125 West Main Street
City of Buena Vista
2101 Forest Avenue
City of Charlottesville
300 Preston Avenue
City of Covington
450 West Main Street
City of Fredericksburg
1016 Charles Street
City of Harrisonburg
1391 S. High Street
390 University Boulevard
City of Lynchburg
2102 Langhorne Road
City of Radford
50 West Main Street
City of Richmond
5711 Patterson Avenue
City of Roanoke
111 Franklin Road, SE, Suite 110
1611 Hershberger Road, NW
3804 Brandon Avenue, SW
City of Salem
1251 West Main Street
City of Staunton
2307 West Beverly Street
24 South Augusta Street
City of Virginia Beach
4505 Columbus Street, Suite 100
City of Waynesboro
100 Lucy Lane
251 North Poplar Avenue
Albemarle County
1330 Parham Circle
2021 Seminole Trail
Augusta County
2600 Stuarts Draft Highway, Stuarts Draft
374 Lee Highway, Verona
115 Lee Jackson Highway
Bedford County
14915 Forest Road, Forest
14739 Moneta Road, Moneta
Caroline County
18121 Jefferson Davis Highway, Ruther Glen

StellarOne Bank (Continued)

Chesterfield County
11450 Robious Road
Culpeper County
102 S Main Street, Culpeper
231 Southgate Shopping Center, Culpeper
Dominion Square Shopping Center, 717 James
Madison Highway, Culpeper
Floyd County
680 East Main Street, Floyd
Franklin County
369 Franklin Street, Rocky Mount
Giles County
605 Wenonah Avenue, Pearisburg
Henrico County
3900 Westerre Parkway, Suite 102
9605 Gayton Road
Madison County
1174 North Main Street, Madison
Montgomery County
2280 Kraft Drive, Suite 1000, Blacksburg
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg *
1675 Roanoke Street, SE, Christiansburg
50 North Franklin Street, Christiansburg
4055 Riner Road, Riner
Orange County
36081 Goodwin Drive, Locust Grove
134-136 West Main Street, Orange
Pulaski County
2 Town Center Drive, Dublin
Roanoke County
1006 Hardy Road, Vinton
2103 Electric Road
4203 Electric Road
7337 Williamson Road
Rockbridge County
1197 North Lee Highway
Rockingham County
106 Sixth Street, Grottoes
Spotsylvania County
4109 Plank Road
4805 Lassen Lane
Stafford County
25 Greenbank Road
Wythe County
900 North 4th Street, Wytheville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Towne Bank

6001 Harbour View Boulevard
Suffolk 23435-2767
C.E.O.- G. Robert Aston Jr., Chairman of the Board
Cashier- Clyde E. McFarland, Executive Vice President

Offices

City of Chesapeake
1312 Greenbrier Parkway
137 Mount Pleasant Road
City of Hampton
550 Settlers Landing Road
City of Newport News
1 Old Oyster Point Road
1030 Loftis Boulevard, Suite 100
11001 Warwick Boulevard
City of Norfolk
1 Colley Avenue, Suite 100
109 E. Main Street
City of Portsmouth
200 High Street
5716 High Street *
6201 Portsmouth Boulevard
City of Suffolk
5806 Harbour View Boulevard
City of Virginia Beach
2539 Princess Anne Road
297 Constitution Drive
3100 Shore Drive
600 22nd Street, Suite 100
984 First Colonial Road
City of Williamsburg
1510 Quarterpath Road
James City County
5216 Monticello Avenue
York County
6515 George Washington Memorial Hwy, Yorktown
5200 Providence Road, Virginia Beach
North Carolina
178 U.S. 158 West, Camden
824 Ocean Trail, Corolla
6670 Caratoke Highway, Grandy
3105 N. Croatan Road, Kill Devil Hills
250 Caratoke Highway, Moyock
2 Juniper Trail, Southern Shores

TruPoint Bank

P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer

Offices

City of Bristol
1897 Lee Highway

TruPoint Bank (Continued)

Buchanan County
U.S. Route 460 East, Grundy
Walnut Street & Main Street, Grundy *
U.S. Route 460, 0.2 miles east of State Rt. 624,
Oakwood
Anchorage Shopping Center, Vansant
Russell County
16-18 Main Street, Lebanon
Tazewell County
1320 Governor George C. Peery Hwy, Pounding Mill
1425 Second Street, Richlands
Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
Tennessee
709 Med Tech Parkway, Johnson City

Union First Market Bank

P. O. Box 940
Ruther Glen 22546-0940
C.E.O.- G. William Beale
Cashier- Robert Gorman, Executive Vice President
Offices

City of Charlottesville
2151 Barracks Road
400 East Main Street
City of Colonial Heights
3107 Boulevard, Suite 15
City of Fredericksburg
2811 Fall Hill Avenue
725 Kenmore Avenue
City of Harrisonburg
2035 East Market Street
440 South Main Street
City of Newport News
603 Pilot House Drive
City of Richmond
1051 East Cary Street, Suite 1200 *
3000 Stony Point Road
3556 W. Cary Street
7035 Three Chopt Road
7045 Forest Hill Avenue
Three James Center, 1051 East Cary Street, Suite 103
City of Staunton
1015 Richmond Road
City of Waynesboro
437 Tiffany Drive
Albemarle County
3290 Worth Crossing, Forest Lakes
1658 State Farm Boulevard
1700 Seminole Trail

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Union First Market Bank (Continued)

Caroline County
211 N Main Street, Bowling Green
7349 Ladysmith Road, Ladysmith
Chesterfield County
12601 Jefferson Davis Highway, Chester
6401 Centralia Road, Chester
11101 Hull Street Road, Midlothian
1220 Sycamore Square Drive, Midlothian
13700 Hull Street Road, Midlothian
13700 Midlothian Turnpike, Midlothian
6030 Harbour Park Drive, Midlothian
11101 Midlothian Turnpike
11361 Midlothian Turnpike
5201 Chippenham Crossing Center
9027 Forest Hill Avenue
Culpeper County
15371 Montanus Drive, Culpeper
Essex County
1649 Tappahannock Boulevard, Tappahannock
1660 Tappahannock Boulevard, Tappahannock
Fairfax County
5803 Rolling Road, Springfield
Fauquier County
216 Broadview Avenue, Warrenton
37 E. Main Street, Warrenton
Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra
Frederick County
240 Elizabeth Drive, Stephens City
1095 Millwood Pike
200 Rivendell Court
400 Gateway Drive
Hanover County
253 North Washington Highway, Ashland
302 Ashcake Road, Ashland
9665 Sliding Hill Road, Ashland
6479 Mechanicsville Turnpike, Mechanicsville
7324 Bell Creek Road South, Mechanicsville
8300 Bell Creek Road, Mechanicsville
9534 Chamberlayne Road, Mechanicsville
Henrico County
10150 Brook Road, Glen Allen
10250 Staples Mill Road, Glen Allen
11163 Nuckols Road, Glen Allen
11263 West Broad Street, Glen Allen
9645 West Broad Street, Glen Allen
1601 Willow Lawn Drive, Suite 701
1773 Parham Road
2250 John Rolfe Parkway
3460 Pump Road
4390 S. Laburnum Avenue
4591 S. Laburnum Avenue
5700 Brook Road

Union First Market Bank (Continued)

Henrico County
7129 Staples Mill Road
8983 Staples Mill Road
9782 Gayton Road
James City County
4960 Monticello Avenue
5125 John Tyler Highway
King George County
10045 Kings Highway, King George
King William County
3708 Richmond Tappahannock Hwy, Manquin
Lancaster County
284 North Main Street, Kilmarnock
485 Chesapeake Drive, White Stone
Loudoun County
101 W. Washington Street, Middleburg
Nelson County
124 Main Street, Lovingson
Northumberland County
15043 Northumberland Highway, Burgess
Rappahannock County
7 Bank Road, Washington
Richmond County
4256 Richmond Road, Warsaw
5839 Richmond Road, Warsaw
Roanoke County
3605 Electric Road
Spotsylvania County
5510 Morris Road, Thornburg
10131 Jefferson Davis Highway
10415 Courthouse Road
3301 Shannon Park Drive
4210 Plank Road
4540 Lafayette Boulevard
5831 Plank Road
Stafford County
1044 Warrenton Road
622 Cambridge Street
Warren County
473 South Street, Front Royal
Westmoreland County
840 McKinney Boulevard, Colonial Beach
17191 King's Highway, Montross
York County
5030 George Washington Memorial Hwy, Grafton

United Bank

2071 Chain Bridge Rd., Suite 600
Vienna 22182
C.E.O.- James J. Consagra, Jr., President
Cashier- Harold Manner, Controller
Offices
City of Alexandria
302 South Washington Street

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

City of Charlottesville
100 5th Street, SE
City of Fairfax
11185 Main Street *
City of Harrisonburg
110 University Boulevard
1980 South Main Street
624 Chicago Avenue
677 Chicago Avenue
City of Manassas
9872 Liberia Avenue
City of Winchester
139 N. Cameron Street
2252 Valley Avenue
Albemarle County
1265 Seminole Trail
Arlington County
2300 Ninth Street, South
5335 Lee Highway
Quincy Plaza, 907 N. Quincy Street
Augusta County
54 Franklin Street, Suite 102, Weyers Cave
2556 Jefferson Highway, Suite 110
49 Lee Jackson Highway, Suite 101
Fairfax County
3289 Woodburn Road, Annandale
4501 Daly Drive, Chantilly
1320 Old Chain Bridge Road, McLean
1801 Reston Parkway, Reston
2071 Chain Bridge Road, Vienna
13060 Fair Lakes Blvd
7787 Leesburg Pike
Chesterbrook Residences, 2030 Westmoreland Street
Frederick County
4095 Valley Pike, Stephens City
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Greene County
8260 Seminole Trail, Ruckersville
Loudoun County
531-A East Market Street, Leesburg
21036 Triple Seven Road, Sterling
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway
410 West Spotswood Trail, Elkton
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal

United Bank (Continued)

District of Columbia
1001 G Street, N.W., Washington
1275 Pennsylvania Avenue, N. W., Washington
1667 K Street, N.W., Washington
1875 Eye Street, N. W., Washington
3050 Military Road, N.W., Washington
4900 Massachusetts Avenue, N.W., Washington
Maryland
7250 Wisconsin Avenue, Bethesda
7535 Old Georgetown Road, Bethesda
16268 Frederick Road, Gaithersburg
12127 Rockville Pike, Rockville
8630 Fenton Street, Silver Spring

Valley Bank

P O Box 2740
Roanoke 24001-2740
C.E.O.- Ellis L. Gutshall, President
Cashier- Kimberly B. Snyder, Senior Vice President

Offices

City of Roanoke
110 McClanahan Street, SW
1323 Grandin Road, SW
1518 Hershberger Road, N.W.
36 Church Avenue, SW *
3850 Keagy Road Southwest
City of Salem
8 East Main Street
Roanoke County
1003 Hardy Road, Vinton
4467 Starkey Road, SW
4003 Challenger Avenue

Village Bank

P O Box 330
Midlothian 23113-0330
C.E.O.- Thomas W. Winfree
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer

Offices

Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
13531 Midlothian Turnpike, Midlothian
15521 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
11450 Robious Road
13521 Waterford Place
6551 Centralia Road

Hanover County

10035 Sliding Hill Road, Ashland
6127 Mechanicsville Turnpike, Mechanicsville
8051 Mechanicsville Turnpike, Mechanicsville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Village Bank (Continued)

Henrico County
109 E. Nine Mile Road, Highland Springs
1401 Santa Rosa Road
1650 Willow Lawn Drive
Powhatan County
1793 South Creek One

Virginia Bank and Trust Company

P O Box 3447
Danville 24543-3447
C.E.O.- Roger C. Gillispie, President
Cashier- Gilbert Collins, Vice President
Offices
City of Danville
2600 Riverside Drive, Kings Fairground Plaza
3300 North Main Street
336 Main Street *
U.S. Route 58 East and Airport Drive
Campbell County
1729 Calohan Road, Rustburg
Pittsylvania County
55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

Virginia Commerce Bank

5350 Lee Highway
Arlington 22207-1608
C.E.O.- Peter A. Converse, President
Cashier- Mark S. Merrill, Chief Financial Officer

Offices

City of Alexandria
1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street
City of Fairfax
4021 University Drive
City of Fredericksburg
Central Park Town Center, 1304 Central Park
Boulevard
City of Manassas
9161 Liberia Avenue
Arlington County
2930 Wilson Boulevard
5350 Lee Highway *
6500 Williamsburg Boulevard
Fairfax County
4230 John Marr Drive, Annandale
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly

Virginia Commerce Bank (Continued)

Fairfax County
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7115 Leesburg Pike
7901 Richmond Highway
Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive,
Dulles
341 East Market Street, Leesburg
Prince William County
17054 Jefferson Davis Highway, Dumfries
2030 Old Bridge Road, Lake Ridge
10830 Balls Ford Road
Spotsylvania County
10800-A Courthouse Road

Virginia Commonwealth Bank

P O Box 1777
Petersburg 23805-0777
C.E.O.- C. Franklin Scott, III, President
Cashier- James A. Wilson, Jr., Chief Financial Officer

Offices

City of Colonial Heights
3209 Boulevard
City of Hopewell
1421 City Point Road
City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street *
City of Suffolk
1703 North Main Street
Chesterfield County
4600 West Hundred Road, Chester
1118 Courthouse Road
Henrico County
405 North Ridge Road

Virginia Community Bank

P O Box 888
Louisa 23093-0888
C.E.O.- A. Preston Moore, Jr., President
Cashier- Kenneth J. Potter, Chief Financial Officer

Offices

Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Banks -- List by Name

Virginia Community Bank (Continued)

Louisa County
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fourth Street, Mineral
NE Corner Intersection of U.S. Route 15 and U.S.
Route 250, Zion Crossroads
Orange County
185 Madison Rd
Spotsylvania County
10645 Courthouse Road

Virginia Company Bank

11801 Merchants Walk
Newport News 23606-3314
C.E.O.- Mark C. Hanna, President
Cashier- Michael R. McAllister, Treasurer

Offices

City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk *
City of Williamsburg
1430 Building 12 High Street

Virginia Heritage Bank

8245 Boone Boulevard, Suite 820
Vienna 22182
C.E.O.- David P. Summers, President
Cashier- Charles C. Brockett, Chief Financial Officer

Offices

City of Fairfax
11166 Fairfax Boulevard, Suite 100
Fairfax County
13986 Metrotech Drive, Chantilly
8245 Boone Boulevard, Suite 820, Vienna *
8245 Boone Boulevard, Vienna
Loudoun County
45745 Nokes Boulevard, Suite 150, Dulles
Prince William County
7905 Heritage Village Plaza, Gainesville

Virginia Partners Bank

Post Office Box 8029
Fredericksburg 22404-8029
C.E.O.- William B. Young
Cashier- Catherine Phillips

Offices

City of Fredericksburg
2101 Plank Road
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard

WashingtonFirst Bank

11921 Freedom Drive, Suite 250
Reston 20190
C.E.O.- Shaza L. Andersen
Cashier- Matthew R. Johnson, Chief Financial Officer

Offices

City of Fairfax
10777 Main Street
City of Manassas Park
9113 Manassas Drive
Arlington County
4501 North Fairfax Drive
Fairfax County
7023 Little River Turnpike, Annandale
9851 Georgetown Pike, Great Falls
11636 Plaza America Drive, Reston *
11730 Plaza America Drive, Reston
11921 Freedom Drive, Suite 250, Reston
2095 Chain Bridge Road, Vienna
12735 Shoppes Lane
Loudoun County
46901 Cedar Lakes Plaza, Sterling
District of Columbia
1025 Connecticut Avenue, NW, Washington
1146 19th Street, NW, Washington
1500 K Street, NW, Washington
Maryland
7708 Woodmont Avenue, Bethesda
6329 Greenbelt Road, College Park
6089 Oxon Hill Road, Oxon Hill

Xenith Bank

901 E. Cary Street, Suite 1700
Richmond 23219
C.E.O.- T. Gaylon Layfield, III, President
Cashier- Thomas W. Osgood, Chief Financial Officer

Offices

City of Richmond
901 East Cary Street, Suite 1700 *
9020 Stony Point Parkway, Suite 225
City of Suffolk
100 Bosley Avenue
1000 N. Main Street
3535 Bridge Road
Chesterfield County
1011 Boulder Springs Drive, Suite 410
Fairfax County
8200 Greensboro Drive, Suite 1400, McLean

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191

C.E.O. - Michael W. Clarke, President
Access National Bank, Reston, VA

American National Bankshares Inc., 628 Main Street, Danville, VA 24541

C.E.O. - Charles H. Majors
American National Bank and Trust Company, Danville, VA

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336

C.E.O. - Bobby A. Howard, President
Bank of Charlotte County, The, Phenix, VA

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, VA 23830-0040

C.E.O. - J. Peter Clements, President
Bank of Southside Virginia, The, Carson, VA

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24504-1525

C.E.O. - Robert R. Chapman, III, President
Bank of the James, Lynchburg, VA

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869

C.E.O. - Randal R. Greene, President
Bank of Lancaster, Kilmarnock, VA
Bay Trust Company, Kilmarnock, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944-0569

C.E.O. - Michael O. Walker, President
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P. O. Box 609, Luray, VA 22835-0609

C.E.O. - Monte L. Layman, President
Blue Ridge Bank, Inc., Luray, VA

C&F Financial Corporation, P. O. Box 391, West Point, VA 23181-0391

C.E.O. - Larry G. Dillon, President
Citizens and Farmers Bank, West Point, VA

CBB Financial Corp., P. O. Box 268, Midlothian, VA 23113-0268

C.E.O. - William H. McFaddin, President
Community Bankers' Bank, Midlothian, VA

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491

C.E.O. - Richard D. Fairbank, President
Capital One Bank (USA), National Association, Glen Allen, VA
Capital One, National Association, McLean, VA

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215

C.E.O. - Michael D. Larowe, President
Bank of Floyd, Floyd, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Cardinal Financial Corporation, 8270 Greensboro Drive Suite 500, McLean, VA 22102

C.E.O. - Bernard H. Clineburg, Chairman of the Board
Cardinal Bank, McLean, VA

Central Virginia Bankshares, Inc., P. O. Box 39, Powhatan, VA 23139-0039

C.E.O. - Larry G. Dillon, President
Central Virginia Bank, Powhatan, VA

Chain Bridge Bancorp, Inc., 1445-A Laughlin Avenue, McLean, VA 22101

C.E.O. - John J. Brough, President
Chain Bridge Bank, N.A., McLean, VA

Chesapeake Financial Shares, Inc., P. O. Box 1419, Kilmarnock, VA 22482-1419

C.E.O. - Jeffrey M. Szyferski, President
Chesapeake Bank, Kilmarnock, VA
Chesapeake Trust Company, Kilmarnock, VA

Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824-1842

C.E.O. - Joseph D. Borgerding, President
Citizens Bank and Trust Company, Blackstone, VA

Community Bankers Trust Corporation, 4235 Innslake Drive, Suite 200, Glen Allen, VA

C.E.O. - Rex L. Smith, President
Essex Bank, Glen Allen, VA

Cordia Bancorp Inc., P.O. Box 5658, Midlothian, VA 23112-0028

C.E.O. - Jack C. Zoeller, President
Bank of Virginia, Midlothian, VA

Eagle Financial Services, Inc., 2 E. Main Street, Berryville, VA 22611

C.E.O. - John R. Milleson, President
Bank of Clarke County, Berryville, VA

Eastern Virginia Bankshares, Inc., P. O. Box 1455, Tappahannock, VA 22560-1455

C.E.O. - Joe A. Shearin, President
EVB, Tappahannock, VA

F & M Bank Corp, P. O. Box 1111, Timberville, VA 22853-1111

C.E.O. - Dean W. Withers, President
Farmers & Merchants Bank, Timberville, VA

Fauquier Bankshares, Inc., 10 Courthouse Square, Warrenton, VA 20186-2800

C.E.O. - Randy K. Ferrell, President
Fauquier Bank, The, Warrenton, VA

First Bancorp, Inc., P. O. Box 457, Lebanon, VA 24266-0457

C.E.O. - William H. Hayter, President
First Bank and Trust Company, The, Lebanon, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060-3332

C.E.O. - John M. Presley

First Capital Bank, Glen Allen, VA

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989

C.E.O. - William P. Stafford, II

First Community Bank, Bluefield, VA

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220

C.E.O. - Scott C. Harvard, President

First Bank, Strasburg, VA

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050

C.E.O. - J. Robert Buchanan

First Sentinel Bank, Richlands, VA

GNB Bankshares Corporation, P. O. Box 2080, Grundy, VA 24614-2080

C.E.O. - J. Allan Funk, President

Grundy National Bank, Grundy, VA

Grayson Bankshares, Inc., P. O. Box 186, Independence, VA 24348-0186

C.E.O. - Jacky K. Anderson, President

Grayson National Bank, Independence, VA

Hampton Roads Bankshares, Inc., 641 Lynnhaven Parkway, Virginia Beach, VA 23452-7307

C.E.O. - Douglas J. Glenn, President

Bank of Hampton Roads, The, Virginia Beach, VA

Shore Bank, Onley, VA

Heritage Bankshares, Inc., 150 Granby Street, Suite 175, Norfolk, VA 23510

C.E.O. - Michael S. Ives, President

Heritage Bank, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529

C.E.O. - Vernon D. Woodell, President

First and Citizens Bank, Monterey, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128

C.E.O. - Samuel L. Neese

Highlands Union Bank, Abingdon, VA

HomeTown Bankshares Corporation, 202 S. Jefferson Street, Roanoke, VA 24011

C.E.O. - Susan K. Still, President

HomeTown Bank, Roanoke, VA

MainStreet Bankshares, Inc., 1075 Spruce Street, Martinsville, VA 24112

C.E.O. - Larry A. Heaton, President

Franklin Community Bank, N. A., Rocky Mount, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Middleburg Financial Corporation, P. O. Box 5, Middleburg, VA 20118-0005

C.E.O. - Gary R. Shook, President
Middleburg Bank, Middleburg, VA

Millennium Bankshares Corporation, 21430 Cedar Drive, Suite 200, Sterling, VA 20164-0000

Millennium Bank, National Association, Reston, VA

Miners and Merchants Bancorp, Inc., P. O. Box 1010, Grundy, VA 24614-1010

C.E.O. - Barry C. Elswick, President
TruPoint Bank, Grundy, VA

Monarch Financial Holdings, Inc., 1435 Crossways Boulevard, Suite 301, Chesapeake, VA 23320-2896

C.E.O. - Brad E. Schwartz
Monarch Bank, Chesapeake, VA

National Bankshares, Inc., P. O. Box 90002, Blacksburg, VA 24062-9002

C.E.O. - James G. Rakes, Chairman of the Board
National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, Honaker, VA 24260-1810

C.E.O. - Jonathan Mullins
New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board
Old Point National Bank of Phoebus, The, Hampton, VA

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306

C.E.O. - Robert K. Bailey, III, President
Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, P.O. Box 29, Altavista, VA 24517

C.E.O. - Aubrey H. Hall, President
First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., 263 E. Main Street, Stanley, VA 22851

C.E.O. - Thomas R. Rosazza, President
Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P. O. Box 100, Jonesville, VA 24263-0100

C.E.O. - Lloyd C. Martin, President
Powell Valley National Bank, Jonesville, VA

River Bancorp, Inc., 433 Commonwealth Blvd East, Ste 1, Martinsville, VA 24112

C.E.O. - Ronald D. Haley, President
River Community Bank, N.A., Martinsville, VA

Select Bank Financial Corporation, 211 Gristmill Drive, Forest, VA

Select Bank, Lynchburg, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Southern National Bancorp of Virginia, Inc., 6830 Old Dominion Drive, McLean, VA 22101

C.E.O. - Georgia S. Derrico, Chairman of the Board
Sonabank, Warrenton, VA

Southwest Virginia Bankshares, Inc., P. O. Box 1067, Marion, VA 24354-1067

C.E.O. - John E. Stringer, President
Bank of Marion, The, Marion, VA

StellarOne Corporation, 590 Peter Jefferson Parkway, Ste. 250, Charlottesville, VA 22911-4655

C.E.O. - O.R. Barham, Jr., President
StellarOne Bank, Christiansburg, VA

Union First Market Bankshares Corporation, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-0000

C.E.O. - G. William Beale
Union First Market Bank, Ruther Glen, VA

United Bankshares, Inc., P.O. Box 1508 Parkersburg, WV 26102

C.E.O. - Richard M. Adams, Chairman of the Board
United Bank, Vienna, VA

United Financial Banking Companies, Inc., 133 Maple Avenue East, Vienna, VA 22180

C.E.O. - Harold C. Rauner, President
Business Bank, The, Vienna, VA

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740

C.E.O. - Ellis L. Gutshall, President
Valley Bank, Roanoke, VA

Village Bank and Trust Financial Corp., P. O. Box 330, Midlothian, VA 23113-0330

C.E.O. - Thomas W. Winfree, Not Applicable
Village Bank, Midlothian, VA

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229

C.E.O. - C. Franklin Scott, Jr.
Virginia Commonwealth Bank, Petersburg, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447

C.E.O. - Roger C. Gillispie, President
Virginia Bank and Trust Company, Danville, VA

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207-1608

C.E.O. - Peter A. Converse, President
Virginia Commerce Bank, Arlington, VA

Virginia Community Bankshares, Inc., P. O. Box 888, Louisa, VA 23093-0888

C.E.O. - A. Preston Moore, President
Virginia Community Bank, Louisa, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

Virginia Community Capital, Inc., 990 Cambria Street, NE, Christiansburg, VA 24073-1602

C.E.O. - Jane N. Henderson, President

Community Capital Bank of Virginia, Christiansburg, VA

Virginia National Bankshares Corporation, P.O. Box 2853, Charlottesville, VA 22902-2853

C.E.O. - Glenn W. Rust, President

Virginia National Bank, Charlottesville, VA

WashingtonFirst Bankshares, Inc., 11921 Freedom Drive, Suite 250, Reston, VA 20190

C.E.O. - Shaza L. Andersen

WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 East Cary Street, Richmond, VA 23219

C.E.O. - T. Gaylon Layfield, III, President

Xenith Bank, Richmond, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street

Portsmouth, VA

C.E.O.- Raymond E. Wimbrough, President

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Savings Institutions -- Applications Received and/or Acted Upon

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
09/09/13	Stifel Financial Corp. & Stifel Bank and Trust, St Louis, MO to acquire Acacia Federal Savings Bank	Approved 10/22/13

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Consolidated Report of Condition for Credit Unions
As of December 31

	2012	2013
ASSETS		
Loans	\$3,869,014,101	\$4,101,608,716
LESS: Allowance for loan losses	48,101,773	43,738,158
Cash.....	335,579,188	320,195,319
Available for Sale securities.....	1,025,153,180	1,036,043,655
Held to Maturity securities	865,165,540	939,615,342
Shares, deposits & certificates in Corporate Centrals	10,917,241	8,015,544
Shares, deposits & certificates in banks, S&L's & MSB's	228,711,789	221,213,872
Shares, deposits & certificates in other credit unions.....	10,616,789	15,648,693
All other investments	67,917,951	51,889,929
Land and buildings (net of depreciation).....	110,598,574	114,708,512
Other fixed assets (net of depreciation).....	20,860,802	20,586,650
Share insurance capitalization deposit.....	54,921,778	57,092,725
All other assets	118,381,712	131,252,876
TOTAL ASSETS	\$6,669,736,872	\$6,974,133,675
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$163,528,978	\$258,205,021
Accounts payable	85,463,445	81,056,135
Dividends payable.....	431,791	323,034
TOTAL LIABILITIES.....	\$249,424,214	\$339,584,190
Share certificates	\$1,443,529,905	\$1,369,897,561
Share draft accounts	817,132,549	875,668,063
IRA accounts	592,249,643	592,101,798
Other shares.....	2,891,250,654	3,085,604,839
TOTAL SHARES	\$5,744,162,751	\$5,923,272,261
Regular/statutory reserve.....	89,488,688	88,915,233
Other reserves.....	85,155,898	89,290,642
Equity Acquired in a Merger	2,845,163	4,574,244
Unrealized Gains (Losses) on available for sale securities	16,610,604	-11,793,736
Other Comprehensive Income	-42,624,664	-29,398,708
Accumulated Unrealized G/L on Cash Flow Hedges	0	-497,373
Undivided earnings	524,674,218	570,186,922
TOTAL EQUITY	\$676,149,907	\$711,277,224
TOTAL LIABILITIES & EQUITY	\$6,669,736,872	\$6,974,133,675
Number of credit unions in operation.....	49	46

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT**

**Consolidated Report of Income for Credit Unions
For the Year Ended December 31**

	2012	2013
INCOME		
Interest on loans (gross)	\$224,310,101	\$222,131,417
LESS: Interest refunded	0	
Income from investments	33,512,907	30,624,412
Fee income	43,554,337	43,898,163
Other operating income	45,565,235	49,628,978
TOTAL GROSS INCOME	\$346,942,580	\$346,282,970
EXPENSES		
Employee compensation & benefits	\$111,436,575	\$117,602,428
Travel & conference expense	2,010,807	2,360,433
Office occupancy expense	10,777,273	11,370,613
Office operations expense	43,582,382	46,823,680
Education & promotional expenses	6,563,251	7,381,818
Loan servicing expense	21,315,820	22,697,794
Professional & outside services	10,800,904	10,479,279
Provision for loan losses	28,713,294	23,893,763
Members insurance ¹	479,504	380,356
Temporary Corporate CU Stabilization Fund Expense	5,119,010	4,152,094
Operating fees (examination & supervision fees)	1,476,275	1,491,059
Miscellaneous operating expenses	4,007,329	4,944,049
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$246,282,424	\$253,577,366
NET INCOME (LOSS) BEFORE DIVIDENDS	\$100,660,156	\$92,705,604
Gains (losses) on investments	1,906,576	899,466
Gains (losses) on disposition of fixed assets	-104,438	-453,430
Other non-operating income (expense)	997,783	-36,039
TOTAL NON-OPERATING GAINS (LOSSES)	\$2,799,921	\$409,997
Total net income (loss) before dividends	\$103,460,077	\$93,115,601
Interest on borrowed money	5,545,234	5,306,961
Dividends	45,588,575	36,776,302
Net income (loss) after dividends	\$52,326,268	\$51,032,338
Transfer to Regular Reserve	\$550,858	\$15,492

1. This account includes NCUSIF Premium Expense

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT**

**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2013**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
A B & W Credit Union, Incorporated	Alexandria	29,467,809	24,148,051	5,000,201
Augusta Health Care Credit Union, Incorporated	Fishersville	10,821,880	9,880,956	920,391
Beacon Credit Union, Incorporated	Lynchburg	111,971,785	98,457,463	12,072,322
Belt Line Employees Credit Union, Incorporated	Portsmouth	2,481,602	2,216,612	263,639
Blue Eagle Credit Union	Roanoke	121,951,175	106,509,916	15,514,533
Cadmus Credit Union, Incorporated	Richmond	2,231,586	1,664,057	558,488
Campbell County Employee's Credit Union, Inc.	Concord	617,328	542,207	74,613
Centra Health Credit Union	Lynchburg	10,607,418	8,917,436	1,678,743
Chesapeake City Employees Credit Union	Chesapeake	4,156,941	3,904,367	238,838
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	9,851,559	9,048,483	796,426
Dominion Credit Union	Richmond	252,671,151	224,727,821	27,645,189
DuPont Community Credit Union	Waynesboro	890,451,914	753,186,613	89,443,271
Entrust Financial Credit Union	Richmond	72,284,969	66,376,147	5,636,606
Hampton City Employees Credit Union, Incorporated	Hampton	5,884,041	5,367,729	508,488
Hampton Roads Educators Credit Union, Inc.	Hampton	31,179,289	28,958,670	2,221,896
Hampton Roads Postal Credit Union, Inc.	Hampton	2,914,748	2,715,373	192,070
Life Line Credit Union, Inc.	Richmond	7,408,055	7,008,789	384,682
Loudoun Credit Union	Leesburg	32,946,586	29,008,801	3,678,573
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	266,246,401	224,979,838	40,546,323
Martinsville Postal Credit Union, Incorporated	Martinsville	563,255	516,859	46,396
N.C.S.E. Credit Union, Inc.	Lovington	1,311,004	1,112,396	198,608
Nabisco Employees Credit Union	Richmond	8,644,015	5,997,545	2,641,089
Newport News Municipal Employees Credit Union, Incorporated	Newport News	43,416,811	39,800,384	3,613,122
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,316,428,927	1,110,398,584	173,142,295
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,143,009	1,936,468	204,394

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT**

**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2013**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	4,843,026	4,356,315	483,259
Northern Star Credit Union, Incorporated	Portsmouth	80,898,974	70,422,874	9,072,939
Old Dominion University Credit Union, Inc.	Norfolk	27,291,103	24,642,376	2,521,105
P.W.C. Employees Credit Union	Woodbridge	49,433,473	42,912,047	6,239,138
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	3,523,156	2,651,316	871,840
PFD Firefighters Credit Union, Incorporated	Portsmouth	23,939,291	20,868,887	2,972,264
Piedmont Credit Union	Danville	51,902,838	46,742,934	5,137,636
Prime Care Credit Union, Incorporated	Norfolk	17,436,235	15,121,121	2,264,930
Richmond Fire Department Credit Union, Incorporated	Richmond	15,439,110	13,389,507	1,899,650
Richmond Police Department Credit Union, Incorporated	Richmond	5,686,637	4,911,264	717,932
Richmond Postal Credit Union Incorporated, The	Richmond	77,852,649	68,116,283	10,451,367
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,249,870	6,733,336	1,407,495
Spruance Cellophane Credit Union	Richmond	5,703,320	5,172,247	525,100
University of Virginia Community Credit Union, Inc.	Charlottesville	655,337,971	580,192,489	71,639,970
Valley Industrial Credit Union	Waynesboro	9,657,561	8,851,528	801,422
Virginia Credit Union, Inc.	Richmond	2,545,894,840	2,107,114,967	231,491,319
Virginia Educators' Credit Union	Newport News	57,163,281	50,062,053	6,782,079
Virginia Gas, Credit Union, Incorporated	Staunton	2,995,200	2,590,606	396,973
Virginia United Methodist Credit Union, Inc.	Richmond	17,473,356	15,914,766	1,524,578
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,891,942	3,540,829	341,110
WECCU Credit Union	Covington	70,866,584	61,582,951	8,203,738

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
02/07/13	Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it Goodyear-Danville Family Credit Union, Danville, VA	Approved 05/29/13
05/16/13	Martinsville Postal Credit Union, Incorporated, Martinsville, VA to merge into it C.C.C. Martinsville Employees Credit Union, Incorporated, Martinsville, VA	Approved 07/18/13
07/25/13	Northern Star Credit Union, Incorporated, Portsmouth, VA to merge into it Portsmouth Police Credit Union, Incorporated, Portsmouth, VA	Approved 09/24/13
12/03/13	Northern Star Credit Union, Incorporated, Portsmouth, VA to merge into it Belt Line Employees Credit Union, Incorporated, Portsmouth, VA	Pending

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/12/13	Beacon Credit Union, Incorporated	107 Leroy Bowen Drive Lynchburg, VA	Approved 04/11/13
06/12/13	Newport News Shipbuilding Employees' Credit Union, Inc.	199 Fox Hill Road Hampton, VA	Approved 06/26/13
10/15/13	Virginia Credit Union, Inc.	VCU-HS Main Hospital 1250 East Marshall Street Richmond, VA	Approved 11/04/13

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- Status Changes

New Credit Unions

March 01 Blue Eagle Credit Union opened a credit union office at 419 Rutherford Avenue NE, Roanoke, VA

Mergers

April 18 Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it membersTrust Credit Union, Virginia Beach, VA

July 01 Beacon Credit Union, Incorporated, Lynchburg, VA merged into it Goodyear-Danville Family Credit Union, Danville, VA

November 20 Northern Star Credit Union, Incorporated, Portsmouth, VA merged into it Portsmouth Police Credit Union, Incorporated, Portsmouth, VA

Mergers Performed Under § 6.2-1317 of the Code of Virginia

December 31 Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it C.C.C. Martinsville Employees Credit Union, Incorporated, Martinsville, VA

Office Relocations

July 08 Beacon Credit Union, Incorporated, Lynchburg, VA moved its branch office from 2321 Riverside Drive, Danville, VA to 3320 Riverside Drive, Danville, VA

New Service Facilities

June 01 Beacon Credit Union, Incorporated opened a service facility at 107 Leroy Bowen Drive, Lynchburg, VA

September 13 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 199 Fox Hill Road, Hampton, VA

December 10 Virginia Credit Union, Inc. opened a service facility at VCU-HS Main Hospital, 1250 East Marshall Street, Richmond, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- List by Name

A B & W Credit Union, Incorporated

6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack Reel

**Augusta Health Care Credit Union,
Incorporated**

78 Medical Center Drive
P.O. Box 1000
Fishersville, VA 22939
Treasurer- James Hathaway

Beacon Credit Union, Incorporated

107 Leroy Bowen Drive
P. O. Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon
Service Facilities -
1013 Mountain View Heights Road
Big Island, VA 24526
2293 Magnolia Avenue
Buena Vista, VA 24416
1901 Goodyear Boulevard
Danville, VA 24541
3320 Riverside Drive
Danville, VA 24540
Mohawk Industries, 404 Anderson Street
Glasgow, VA 24555
19029 Forest Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

**Belt Line Employees Credit Union,
Incorporated**

3220 Academy Avenue
Portsmouth, VA 23703
Treasurer- P. D. Nelson

Blue Eagle Credit Union

419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Jeffrey Thompson
Service Facilities -
3300 Odd Fellows Road
Lynchburg, VA
2121 Electric Road
Roanoke, VA

Cadmus Credit Union, Incorporated

2901 Byrdhill Road
P.O. Box 27481
Richmond, VA 23228
Treasurer- Donald W. Hill

**Campbell County Employee's Credit Union,
Inc.**

132 Kimball Road
Concord, VA 24538
Treasurer- Elizabeth Keaton

Centra Health Credit Union

3300 Rivermont Avenue
Lynchburg, VA 24503
Treasurer- Rebecca A. Garrett
Service Facility -
1901 Tate Springs Road
Lynchburg, VA 24501

Chesapeake City Employees Credit Union

401 Albemarle Drive, Suite 102
Chesapeake, VA 23322
Treasurer- Carol Mayo

**Chesapeake Public School Employee's
Credit Union, Inc.**

544 Battlefield Boulevard South
Chesapeake, VA 23322
Treasurer- William Joe

Dominion Credit Union

One James River Plaza Lobby Level
Richmond, VA 23219
Treasurer- Michael C. Swalley
Service Facilities -
5000 Dominion Boulevard
Glen Allen, VA 23060
120 Tredegar Street
Richmond, VA 23219

DuPont Community Credit Union

140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Leslie Ramsey
Service Facilities -
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -

105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 Stuarts Draft Highway
Stuarts Draft, VA 24477
315 Lee Highway
Verona, VA 24482
1140 Shenandoah Village Drive
Waynesboro, VA 22980
200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
1025 Woodstock Commons Drive
Woodstock, VA 22664

Entrust Financial Credit Union

1801 Dabney Road
Richmond, VA 23230
Treasurer- David Harpe

**Hampton City Employees Credit Union,
Incorporated**

City Hall Building, 22 Lincoln Street
Hampton, VA 23669
Treasurer- Felecia DeBrew

**Hampton Roads Educators Credit Union,
Inc.**

2130 Cunningham Drive
Hampton, VA 23666
Treasurer- Donald O. Sandridge

Hampton Roads Postal Credit Union, Inc.

1168 Big Bethel Road
Hampton, VA 23666
Treasurer- Fred Wright

Life Line Credit Union, Inc.

5855 Brema Road, Suite 701
Richmond, VA 23226
Treasurer- William Chad Basham

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175
Treasurer- Norman Butts
Service Facility -
112 A South Street, SE
Leesburg, VA 20175

**Martinsville Du Pont Employees Credit Union,
Incorporated**

35 Dupont Road
Martinsville, VA 24112
Treasurer- Steve Isley
Service Facilities -
5835 Virginia Avenue
Bassett, VA 24055
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
58 E. Church Street
Martinsville, VA 24113
640 Commonwealth Drive
Martinsville, VA 24112
8500 A. L. Philpott Highway
Martinsville, VA 24112
679 Lake Center, Suite C-1
Moneta, VA 24121
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24168
221 Johnson Street
Stuart, VA 24171

**Martinsville Postal Credit Union,
Incorporated**

2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Stanley Vinson

N.C.S.E. Credit Union, Inc.

6919 Thomas Nelson Highway
P. O. Box 276
Lovingston, VA 22949
Treasurer- Phyllis M. Drumheller

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- List by Name

Nabisco Employees Credit Union

6002 S. Laburnum Avenue
Richmond, VA 23231
Treasurer- John Thompson

**Newport News Municipal Employees Credit Union,
Incorporated**

502 Operations Drive
Newport News, VA 23602
Treasurer- Ronald W. Jones
Service Facility -
210 25th Street
Newport News, VA 23607

**Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union**

3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Mary Campbell
Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321
5028 George Washington Memorial Hwy.
Grafton, VA 23692
199 Fox Hill Road
Hampton, VA
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
11820 Fountain Way
Newport News, VA 23606
12512 Warwick Boulevard
Newport News, VA 23606
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607

**Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union (Continued)**

Service Facilities -
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
4171 Ironbound Road
Williamsburg, VA 23188

**Norfolk Southern Employees' Credit
Union, Incorporated**

100 Volvo Parkway, Suite 310
Chesapeake, VA 23320
Treasurer- Kevin S. Peek

**Norfolk, Va., Postal Credit Union,
Incorporated**

600 Church Street, Room 111
P.O Box 781
Norfolk, VA 23501-0781
Treasurer- Claudette Watkins
Service Facility -
150 Brambleton Avenue
Norfolk, VA 23510

Northern Star Credit Union, Incorporated

5100 George Washington Highway
Portsmouth, VA 23702
Treasurer- Bernard Matthews
Service Facilities -
237 Hanbury Road East
Chesapeake, VA 23322
237 Hanbury Road East, Suites 22&23
Chesapeake, VA 23322
Elmhurst Square S. C. Outparcel
5600 Block of Portsmouth Boulevard
Portsmouth, VA 23701
5885 Harbor View Boulevard
Suffolk, VA 23435

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- List by Name

**Old Dominion University Credit Union,
Inc.**

2701 Hampton Boulevard
Norfolk, VA 23517

Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union

12715 Ridgefield Village Drive
Woodbridge, VA 22193

Treasurer- Robin R. Perkins

Service Facility -

8959 Center Street
Manassas, VA 22110

**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane
Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution
P. O. Box 1298
Hopewell, VA 23860

Treasurer- Samuel P. Clement III

Piedmont Credit Union

366 Piney Forest Road
Danville, VA 24540

Treasurer- Carey Wilkes

Prime Care Credit Union, Incorporated

600 Gresham Drive
Norfolk, VA 23507

Treasurer- Terry J. Lambert

Service Facilities -

830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502
2800 Godwin Boulevard
Suffolk, VA 23434

**Richmond Fire Department Credit Union,
Incorporated**

900 Hermitage Road
Richmond, VA 23220

Treasurer- Linn M. Brown

**Richmond Police Department Credit Union,
Incorporated**

200 W. Grace Street
Richmond, VA 23220-5018

Treasurer- David Galyon

**Richmond Postal Credit Union
Incorporated, The**

1601 Ownby Lane
Richmond, VA 23220

Treasurer- Yvonne J. Baylor

Service Facilities -

101 South Davis Avenue
Richmond, VA 23261
1801 Brook Road
Richmond, VA 23260

**Riverside Health System Employees' Credit Union,
Incorporated**

500 J. Clyde Morris Boulevard
Newport News, VA 23601

Treasurer- Barbara LaBonte

Spruance Cellophane Credit Union

7119 Jefferson Davis Highway
Richmond, VA 23237

Treasurer- George S. Fleming

**University of Virginia Community Credit
Union, Inc.**

3300 Berkmar Drive
Charlottesville, VA 22901

Treasurer- Charles T. Gillet

Service Facilities -

409 East Main Street
Louisa, VA
1018 West Main Street
Charlottesville, VA 22908
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
900 E. Jefferson Street
Charlottesville, VA 22902
49 Sommerfield Drive
Gordonsville, VA 22942
757 Davis Highway
Mineral, VA 23117

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- List by Name

University of Virginia Community Credit Union, Inc. (Continued)

Service Facilities -

3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

Valley Industrial Credit Union

501 W. Broad St.
P.O. Box 1784
Waynesboro, VA 22980
Treasurer- Robert Hudlow

Virginia Credit Union, Inc.

720 East Broad Street
Richmond, VA 23225
Treasurer- Herbert A. Parr

Service Facilities -

13025 Jefferson Davis Highway
Chester, VA 23831
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
9951 Jefferson Davis Highway
Fredericksburg, VA 22408
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220

Virginia Credit Union, Inc. (Continued)

Service Facilities -

4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
9498 West Broad Street
Richmond, VA
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Educators' Credit Union

12626 Nettles Drive
Newport News, VA 23606
Treasurer- Eugene Johnson

Service Facilities -

12368 Warwick Boulevard, Suite A106
Newport News, VA 23606
812 Main Street
Newport News, VA 23605

Virginia Gas, Credit Union, Incorporated

107 South Coalter Street
Staunton, VA 24401
Treasurer- Darlene Thomas

Virginia United Methodist Credit Union, Inc.

10330 Staples Mill Road
Glen Allen, VA 23060
Treasurer- G. Thomas Brown

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2013 ANNUAL REPORT

Credit Unions -- List by Name

WECCU Credit Union

347 North Court Avenue
Covington, VA 24426

Treasurer- David Vest

Service Facility -

210 Westvaco Road
Low Moor, VA 24457

Waynesboro Employees Credit Union, Inc.

939A Fir Street
Waynesboro, VA 22980

Treasurer- Tammy F. McDaniel